

IN THE UNITED STATES DISTRICT COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

CAROL A. BRENNAN, ANTHONY )	
COLINO, and COURTNEY BELLOMO, )	Civil Action
individually and on behalf of all others) )	
similarly situated, )	No. 13-CV-02939-MEM
	)
Plaintiffs, )	Hon. Malachy E. Mannion
	)
	) CLASS ACTION
v. )	
	) Filed on behalf of Objectors
	)
COMMUNITY BANK, N.A. )	<u>Counsel for these Parties:</u>
	) Richard Shenkan, Esquire
Defendant )	Shenkan Injury Lawyers, LLC
	) Attorney ID 79800
	) P.O. Box 7255
	) New Castle, PA 16107
	) T: (800) 601-0808
	) F: (888) 769-1774

**AFFIDAVIT OF AUTO EXPERT DAVID STIVERS**

Case 3:14-cv-01039-MEM Document 58 Filed 01/27/15 Page 1 of 8

IN THE UNITED STATES DISTRICT COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

NICOLE URBAN, individually and on behalf of all others similarly situated,  Plaintiff,  v.  COMMUNITY BANK, N.A.  Defendant	}) CIVIL ACTION }) No. 3:14-CV-01039-MEM }) Hon. Malachy E. Mannion }) CLASS ACTION }) }) Counsel of Record for Plaintiff: }) Richard Shenkan, Esquire }) Shenkan Injury Lawyers, LLC }) Attorney ID 79800 }) P.O. Box 7255 }) New Castle, PA 16107 }) T: (800) 601-0808 }) F: (888) 769-1774
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**EXPERT AFFIDAVIT OF DAVID STIVERS**

I, David Stivers, declare, pursuant to 28 U.S.C. §1746:

1. I have been engaged by Richard Shenkan, Esq., counsel for Plaintiff in the above-captioned action. I examined titling and sales documents in Nicole Urban's file and the 35 files of the Pennsylvania putative class members and other information I deemed appropriate with respect to this action.
2. Based on my background, career experience, and knowledge in the field of automobile sales and service standards, I make the following opinions based on a reasonable degree of professional certainty. A copy of my CV is attached hereto.
3. In support of my conclusions, I have reviewed the Urban loan file and the 35 loan files produced by the Community Bank relating to the Pennsylvania class members.

Case 3:14-cv-01039-MEM Document 58 Filed 01/27/15 Page 2 of 8

**Community Bank's Practice of Title Washing**

4. The files of numerous Pennsylvania class members revealed Community Bank's practice to "wash" or "cloak" vehicle titles across state lines thereby, in my opinion, violating 18 U.S.C. §2314 and/or 49 U.S.C. §32701 et seq.

5. The title washing practice is executed in the following way:

- a. After Community Bank repossesses a vehicle of a Pennsylvania borrower in Pennsylvania, it routinely executes the New York State Department of Motor Vehicles' Form MV-950 "Affirmation of Repossession and Bill of Sale" which states:

"Under the penalties of perjury, I affirm that I have complied with Section 425(1) of the New York Vehicle and Traffic Law (see page 2) and/or any applicable laws in the state where the vehicle was repossessed, pertaining to the repossession of the vehicle described above. ... /s/ Bank's agent<sup>1</sup>

- b. Based on this material representation, the New York State Department of Motor Vehicles issues a title to the vehicle in New York.
- c. Community Bank then routinely re-sells the New York titled repossessed vehicle in Pennsylvania.

6. It is my opinion that the consequence of this practice facilitates odometer fraud violations on a mass scale principally because it enables Community Bank to better conceal the history of the vehicles' prior owners (i.e., the borrowers who suffered the repossession) to any prospective re-purchaser of the vehicle.

7. "Cloaking the title" refers to the business strategy of not making a vehicle's complete title available for the prospective buyer to see during the "closing" of an auto sale.

8. Federal Odometer Act, 49 U.S.C. 32701 et seq., as it is carried out on a

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<sup>1</sup> Copies of numerous redacted MV-950 forms are attached as Exhibit 1.

Case 3:14-cv-01039-MEM Document 58 Filed 01/27/15 Page 3 of 8

daily basis in the US auto sales and finance industry, requires that the selling dealer show the actual vehicle title to the prospective buyer, so the prospective buyer is able to sign the title to certify the odometer reading. This signing of the title is also an industry standard.

9. A purpose of showing the actual title to the prospective buyer is not just to certify the odometer mileage, but also to give the prospective buyer opportunity to read the information on the title for a verification of the vehicle's odometer reading. One such item of this information is the name and the address of the prior owner. By contacting the prior owner, the prospective buyer has the opportunity to learn more about the vehicle, to inquire into purchase-influential details (material facts) such as the historical and mechanical condition of the vehicle.

10. While the Pennsylvania title would ordinarily have the repossessed borrower's name on the title and a corresponding mileage history, the newly issued New York title will likely only list Community Bank as the sole prior owner but also not include the prior mileages of prior ownerships.<sup>2</sup>

11. Significantly, Community Bank systemically failed to complete the information in boxes #4 [Odometer Disclosure Statement] and #5 [Damage Disclosure Statement]. This serial omission leads me to further call into question the validity of this incomplete document. The odometer disclosure statement should have been completed listing the mileage as of the time of the repossession; however, there is no evidence that such was properly performed by Community Bank. Rather, based on these documents, Community Bank has attested to incomplete facts.

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<sup>2</sup> The New York titles were not provided in the sampling provided by Community Bank.

Case 3:14-cv-01039-MEM Document 58 Filed 01/27/15 Page 4 of 8

12. This title washing practice has likely harmed a significant number of (or potentially all) of the putative Pennsylvania class members. I say this because, similar to a daily car rental (i.e., a vehicle in the active inventory of a commercial rental company such as Hertz or Avis), a repossessed vehicle (with a truthful disclosure as to the repossession history) typically fetches less money at a private dealer-only auction than a non-repossessed or non-commercial daily rental vehicle. Based on my experience, Community Bank likely does not pass along to the class members the proportionate increase in price it likely receives at the auction as a result of its failure to disclose the complete past title history.<sup>3</sup>

13. While typically the effect of cloaking the title history will increase the sale price, there will be a considerable diminution in value if the title is not available at the time of the auction. Vehicles that are sold without title available at the time of sale ordinarily fetch less money. These vehicles are typically run under a color lit designated lane for their easy identification (i.e., a vehicle which has no titling problems be presented in a "green" lighted lane compared to a repossessed vehicle with titling problems [or a delay in obtaining title] may be sold under a "yellow," "blue," or "red" lighted lane).

**COMMUNITY BANK'S PRACTICE OF FALSE AFFIRMATIONS ON GOVERNMENT TITLING DOCUMENTS**

14. An additional potential reason for Community Bank to engage in this title washing practice is that it enables the bank to better elude Pennsylvania authorities and still obtain a "clean" title. If the bank would have obtained title in Pennsylvania to arrange for the re-sale of the vehicle, it would have had to complete PennDOT's MV-

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<sup>3</sup> This reduction similarly holds true when the repossessed vehicle is sold in the retail market.

Case 3:14-cv-01039-MEM Document 58 Filed 01/27/15 Page 5 of 8

217A form. In this connection, Community Bank would have had to attest to the following:

**Repossession's Certification Information**

I certify that the owner/lienholder named in this document has repossessed the above described motor vehicle or mobile home upon default according to the terms of the security agreement and has complied with all applicable laws and regulations of Pennsylvania.<sup>4</sup>

15. If Community Bank's Notice of Repossession, for example, violated Pennsylvania law, then Community Bank should not have made such an affirmation on the MV-950 (NY) or MV-217A (PA). Without a completed MV-217A, Community Bank could not have obtained a reissued title in Pennsylvania. However, the likelihood of the Pennsylvania authorities or PennDOT detecting a titling problem in New York is significantly reduced once Community Bank re-titled the vehicles in New York with Community Bank's systemic use of New York's MV-950.<sup>5</sup>

16. Significantly, if Community Bank is found to have violated the law pertaining to Pennsylvania and/or New York's Commercial Code ("UCC"), then Community Bank's serial affirmations on New York's MV-950 that it had complied with all "applicable laws in the state where the vehicle was repossessed," would not be true. Such a finding may then give rise to an additional claim of the putative class against Community Bank for

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<sup>4</sup> A copy of this form is attached as Exhibit 2.

<sup>5</sup> The Notice of Sale document sent to Pennsylvania class members states that the repossessed vehicle was sold at an auction to the highest bidder "in conformity to the laws of the State of New York." I find this Notice of Sale (redacted exemplar attached as Exhibit 3) not to be commercially reasonable if the laws of Pennsylvania applied to the transaction in question. By incorrectly stating that New York law (rather than Pennsylvania law) applies to the re-sale of the vehicle serves to discourage its Pennsylvania defaulted borrowers to challenge the process as they would reasonably believe that a lawyer licensed in New York would have to help them. My review of these files show that the subject vehicles were purchased, repossessed, stored, and resold in Pennsylvania (with only re-titling being completed in New York).

Case 3:14-cv-01039-MEM Document 58 Filed 01/27/15 Page 6 of 8

conversion and call into question the money that Community Bank has collected on class members' deficiency balances.

17. As the present settlement (or its negotiations) did not take into consideration the title cloaking issue and the purported false affirmations on the government documents, it is my opinion that the present settlement is not in the best interest of the class. It is further my opinion that obtaining additional information regarding these questioned practices would help me better assess the practice's scope, extent, and harm.

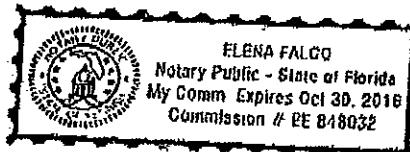
I declare under penalty of perjury that the foregoing is true and correct to the best of my knowledge, information, and belief.

Executed on January 26, 2015.

*David Stivers*  
\_\_\_\_\_  
David Stivers

SWORN AND SUBSCRIBED this 26 day of January, 2015.

By: Elena Falco  
Notary Public



Case 3:14-cv-01039-MEM Document 58 Filed 01/27/15 Page 7 of 8

## David A. Stivers

### AUTO INDUSTRY CONSULTANT

1660 Gallop Drive, Loxahatchee, Florida 33470

TELEPHONE (561) 793-3150

FACSIMILE (561) 791-1066

[Dav1d@AutoKnow.com](mailto:Dav1d@AutoKnow.com)

#### Education:

University: 1978: Bachelor of Arts Degree from the University of New Mexico  
college activities: Swim Team, Wind Ensemble, Public Interest Research Group

Language skills: English, German, and Spanish.

Florida Insurance Licenses: General Lines (Including auto / casualty), Life, Health

#### Automobile Industry Schools & Seminars:

General Motors Corporation  
Ford Motor Company  
Chrysler Corporation  
American Honda Motor Co.  
Toyota Motor Sales  
Nissan Motor Company, Ltd.  
Volkswagen United States

General Motors Acceptance Corp.  
Ford Motor Credit Company  
Chrysler Credit Corporation  
Oxford Resources Corporation  
Southeast Toyota Distributors  
Citicorp; Nissan Motor Acceptance  
Hyundai Motor Company - America

#### Automobile Industry Career & Experience:

Over twenty years ago I began selling automobiles, ultimately promoted to these key positions of responsibility in car dealership & multi-dealership management:

New Car Sales Manager  
Used Car Sales Manager  
Finance & Insurance Manager  
Business Manager  
General Finance Manager  
Director of Finance

Sales Strategy Educator  
Evaluation Specialist  
Computer System Trainer  
Odometer Accuracy Enforcer  
Analysis Report Author  
Business Ethics Lecturer

#### Accolades by the Automobile Industry:

Ford Motor Company in its DEALER WORLD magazine, published worldwide.  
General Motors Corporation      Buick Motor Division      Chevrolet Motor Division  
Florida Automobile Dealers Association      New Mexico Auto Dealers Association

#### Guest Speaker Engagements:

Ford Motor Company in 1986, 1989, 1990.    Nissan Motor Company, Ltd. in 1983  
General Motors Corporation in 1991, 1992.    Chevrolet Motor Division in 1979  
Auto Conference in 1997, 1998, 2003, 2004. Wildland Fire Litigation Conf. 2012  
National Association Consumer Agency Administrators conferences (2002, 3, 7)  
Palm Beach County Bar Association invited me as guest speaker in a consumer education program, '95-97. "Disclosure" topic generated audience enthusiasm.

Case 3:14-cv-01039-MEM Document 58 Filed 01/27/15 Page 8 of 8

**1995 - 2015 Career Media Coverage: Television, Radio & Newspaper interviews**

ABC's <i>Prime Time Live 20/20</i>	NBC's <i>TODAY</i>	<i>The Philadelphia Inquirer</i>
The Wall Street Journal	<i>The Miami Herald</i>	Miami - Dade Cable Cap TV
<i>The Plain Dealer</i> (Cleveland)	Forbes.com	<i>The Palm Beach Post</i>
Ft. Lauderdale Sun-Sentinel	<i>The Detroit News</i>	WCHB AM radio in Detroit
<i>The London Daily Express</i>	Belfast Telegraph	KTRH AM radio in Houston
CBS Evening News, CBS-12	<i>Kiplinger Report</i>	The Scotsman (Great Britain)
<i>The Orlando Sentinel</i>	Birmingham News	<i>Daily Business Review</i>
NBC News, Steals & Deals	<i>The Boston Globe</i>	The Washington Post

**Auto Industry Consultation & Expert Witness Capabilities:**

standards of auto industry sales & leasing practices	Federal Truth-In-Lending consumer leasing act	damages assessment
consumer transactions	Magnuson-Moss	justifiable reliance
factory-dealer franchises	lemon law	financial calculations
auto dealer management	odometer law	evaluate testimony
role of lending institutions	unfair & deceptive trade	identify sales systems
manufacturer link	auto warranty programs	lemon laundering
consumer class actions	consumer fraud	insurance issues
disclosure to consumers	civil theft or conversion	unfair debt collection
		pressure sales tactics

**Government Consultation & Pioneering of Consumer Legislation:**

Florida Attorney General's Office	Federal Deposit Insurance Corporation
Federal Bureau of Investigation	Florida States Attorney's Office
Florida Department of Insurance	United States Federal Reserve Board
United States Treasury Department	Office of the Comptroller of the Currency
new law October 1, 1995 by the Florida legislature requiring key lease disclosure	

**Consultation for Consumer Action Groups, Attorneys, & Class Actions:**

New York, Florida, Alabama & California lawfirms specializing in class actions  
Ralph Nader's Center For The Study Of Responsive Law  
Attorneys representing victimized consumers or defending automobile dealers  
Key-note speaker for 1997 conference of attorneys general & consumer lawyers

**Judicial Recognition & Legislative Commendation:**

Judges have granted me status of "expert" in federal, state court, and arbitration.  
The New Mexico state legislature passed a law commending me for my integrity.  
At a request of the federal judiciary I testified on car loan & credit damage issues.

**Community Involvement:**

Boy Scouts of America: honored with Eagle Scout Award, God & Country Award  
elected and served as President of our superb Palm Beach Atlantic Symphony

Case 3:14-cv-01039-MEM Document 58-1 Filed 01/27/15 Page 1 of 47

MV-950 (2/08)



New York State Department of Motor Vehicles  
**AFFIRMATION OF REPOSSESSION AND BILL OF SALE**  
[www.nydmv.com](http://www.nydmv.com)

PAGE 1 OF 2

**INSTRUCTIONS:** Lender must complete boxes **① ② ③ ④ ⑤**. If Lender is selling vehicle, Purchaser information is required in boxes **⑥ ⑦**.

**① VEHICLE DESCRIPTION (Includes motor vehicle or motorcycle, manufactured home\* or boat\*)**

YEAR	MAKE	MODEL	STATE LAST REG.	STATE LAST TITLED	PLATE NUMBER
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
VEHICLE IDENTIFICATION NUMBER [REDACTED]					

**② INFORMATION CONCERNING LENDER**

Business Name COMMUNITY BANK, N.A.	Apt. No.	Last Name, First, Middle Initial, Surname
Number and Street Address 45-49 COURT ST.		45-49 COURT ST.
City CANTON	State NY	ZIP Code 13161117

The vehicle described above was repossessed in **PA** on **[REDACTED]** from the borrower who was in default of a security contract dated **0 [REDACTED] 09**. On **[REDACTED]**, **[REDACTED]** was authorized to sell the above vehicle (**If applicable**). (Month/Day/Year) (Auctioneer)  
 Section 425(1) of the Vehicle and Traffic Law requires that, when a motor vehicle or motorcycle is repossessed, proper notification must be provided to the parties listed below, within 24 hours.

**(NOTE: Check one box if the vehicle is a manufactured home or boat is repossessed.)**

**③ PROPER NOTICE HAS BEEN GIVEN TO THE FOLLOWING PARTIES (list names and addresses):**

Police Agency Name	Address	Date Notified
Commissioner of Motor Vehicles (enter Name of Motor Vehicles office notified)	Address	
Borrower/Current Owner Name (other than lessee)	Address	
Other Name	Address	

Under the penalties of perjury, I affirm that I have complied with Section 425(1) of the New York State Vehicle and Traffic Law (see page 2) and/or any applicable laws in the state where the vehicle was repossessed, pertaining to the repossession of the vehicle described above. I further affirm that, if there are any other open perfected liens on the vehicle, and a lien release is not obtained, I have advised the purchaser of the outstanding liens on the vehicle.

*John Mentley*  
 (Lender's Signature)

**④ ODOMETER DISCLOSURE STATEMENT**

The odometer on the vehicle described above has (check the appropriate box):  ACTUAL MILEAGE  EXCEEDS MECHANICAL LIMITS not including tens. Federal and state laws require that the mileage of the vehicle described above be specified upon transfer of ownership. Failure to do so, or not telling the truth about mileage, may result in fines and/or imprisonment.

I, COMMUNITY BANK, N.A. state that the odometer now reads **[REDACTED]** miles  
 (do not include tens of a mile)

and (one of the following statements must be checked):

- I certify that, to the best of my knowledge, this odometer reading reflects the "ACTUAL MILEAGE" as seen on the odometer of the vehicle described above.
- I certify that, to the best of my knowledge, the above-disclosed odometer reading "EXCEEDS MECHANICAL LIMITS". (The mileage is in excess of what the odometer is capable of recording.)
- I certify that, to the best of my knowledge, the above-disclosed odometer reading is "NOT THE ACTUAL MILEAGE WARNING: ODOMETER DISCREPANCY."

**⑤ DAMAGE DISCLOSURE STATEMENT**

**IMPORTANT:** Making a false statement, or failure to accurately disclose the salvage status of a vehicle, may subject you to substantial civil fines, in addition to any penalties authorized by the Penal Law.

**Checking box:** I certify that, to the best of my knowledge, this vehicle  has been  has not been wrecked, destroyed or damaged to such an extent that the total estimate, or actual cost, of parts and labor to rebuild or reconstruct the vehicle to the condition it was in before an accident, and for legal operation on the road or highways, is more than 75% of the retail value of the vehicle at the time of loss. (Checking the "has been" box means the vehicle must have an anti-theft examination before being registered, and that the title issued will have the statement "Rebuilt Salvage: NY" on it.)

**⑥ PURCHASER:**

Print Last Name, First, M.I.	Apt. No.	Price Paid	Date of Sale
Number and Street Address	City	State	

**PLAINTIFF'S  
EXHIBIT**

Case 3:14-cv-01039-MEM Document 58-1 Filed 01/27/15 Page 2 of 47

MV-950 (2/08)

PAGE 2 OF 2

**425. Repossession of motor vehicle or motorcycle; garageman's lien; notice to police.** 1. Any person, firm or corporation, or agent, employee or representative thereof, repossessing or retaking a motor vehicle or motorcycle pursuant to the provisions of article nine of the uniform commercial code, or other authority of law, or any contract or agreement, shall, immediately following such repossession or retaking, personally appear at a station house or other office of the police department, or agency or officer performing like functions, in the locality wherein such repossession or retaking occurred, give notice to such department, agency or officer of such repossession or retaking and thereafter and within twenty-four hours personally deliver or mail by special delivery first class mail to the nearest motor vehicle district office, (a) notice of such repossession or retaking in such form as the commissioner may require and (b) the number plates of such motor vehicle or motorcycle. Notice of such repossession or retaking, including the name and address of the person, firm or corporation repossessing or retaking the same, shall also be given within twenty-four hours thereof to the owner of such motor vehicle or motorcycle, either personally or by registered or certified mail directed to such owner at his last-known address. Unless the motor vehicle or motorcycle can be repossessed or retaken without breach of the peace, it shall be repossessed or retaken by legal process, but nothing herein contained shall be construed to authorize a violation of the criminal law.

Case 3:14-cv-01039-MEM Document 58-1 Filed 01/27/15 Page 3 of 47

MV-950 (2/04)

New York State Department of Motor Vehicles

PAGE 1 OF 2

## AFFIRMATION OF REPOSSESSION AND BILL OF SALE

www.nydmv.com

INSTRUCTIONS: Complete and sign these lines. <b>1 2 3 4 5</b> Then attach a copy of your identification card. <b>6</b>																	
<b>1 VEHICLE DESCRIPTION</b> (Includes motor vehicle or motorcycle, manufactured home, or boat*) YEAR: <b>2000</b> MAKE: <b>BMW</b> MODEL: <b>525i</b> STATE LAST TITLED: <b>STATE LAST TITLED</b> PLATE NUMBER: <b>[REDACTED]</b>																	
VEHICLE IDENTIFICATION NUMBER: <b>[REDACTED]</b>																	
<b>2 LENDER</b> Business Name: <b>COMMUNITY BANK, N.A.</b> Number and Street Address: <b>45-49 COURT ST.</b> City: <b>CANTON</b> State: <b>NY</b> ZIP Code: <b>13617</b>					LENDER'S ADDRESS Last Name, First M.I. Last Name, First M.I. Number and Street Address City, State, ZIP Code												
<b>3 BORROWER</b> Last Name, First M.I. Last Name, First M.I. Number and Street Address City, State, ZIP Code																	
The vehicle described above was repossessed in <b>PA</b> on <b>03/03/2014</b> from the borrower who was in default (S146) of a security contract dated <b>10/07/07</b> . On <b>03/03/2014</b> (Specify Day/Year) (Auditor's) was authorized to sell the above vehicle (if applicable). Section 425(1) of the Vehicle and Traffic Law requires that, when a motor vehicle or motorcycle is repossessed, proper notification must be provided to the parties listed below, within 24 hours.																	
<b>4 PROPER NOTICE HAS BEEN GIVEN TO THE FOLLOWING PARTIES (list names and addresses):</b> <b>Date Notified</b>																	
<table border="1"> <tr> <td>Police Agency Name:</td> <td>Address:</td> </tr> <tr> <td>Commissioner of Motor Vehicles (enter Name of Motor Vehicles since required):</td> <td>Address:</td> </tr> <tr> <td>Borrower/Court/Owner Name (other than Lender):</td> <td>Address: <b>525 HANCOCK DRIVE, WATKINSVILLE, GA 30677-7409</b></td> </tr> <tr> <td>Other Name: <b>BRUCE M. MENDENHALL</b></td> <td>Address: <b>1500-2 HANCOCK DRIVE, WATKINSVILLE, GA 30677-7409</b></td> </tr> </table> <p>Under the penalties of perjury, I affirm that I have complied with Section 425(1) of the 1980 Motor Vehicle and Traffic Law (see page 2) and/or any applicable laws in the state where the vehicle was repossessed, pertaining to the repossession of the vehicle described above. I further affirm that, if there are any other open perfected liens on the vehicle, and a lien release is not obtained, I have advised the purchaser of the outstanding liens on the vehicle.</p> <p><i>John Mendenhall</i> (Lender's Signature)</p>										Police Agency Name:	Address:	Commissioner of Motor Vehicles (enter Name of Motor Vehicles since required):	Address:	Borrower/Court/Owner Name (other than Lender):	Address: <b>525 HANCOCK DRIVE, WATKINSVILLE, GA 30677-7409</b>	Other Name: <b>BRUCE M. MENDENHALL</b>	Address: <b>1500-2 HANCOCK DRIVE, WATKINSVILLE, GA 30677-7409</b>
Police Agency Name:	Address:																
Commissioner of Motor Vehicles (enter Name of Motor Vehicles since required):	Address:																
Borrower/Court/Owner Name (other than Lender):	Address: <b>525 HANCOCK DRIVE, WATKINSVILLE, GA 30677-7409</b>																
Other Name: <b>BRUCE M. MENDENHALL</b>	Address: <b>1500-2 HANCOCK DRIVE, WATKINSVILLE, GA 30677-7409</b>																
<b>5 ODOMETER DISCLOSURE STATEMENT</b> The odometer on the vehicle described above has <b>NOT BEEN ADJUSTED</b> (check the appropriate box). Federal, state and traffic laws require that the mileage of the vehicle described above be specified upon transfer of ownership. Failure to do so, or not telling the truth about mileage, may result in fines and/or imprisonment.																	
I, <b>COMMUNITY BANK, N.A.</b> , state that the odometer now reads <b>111,111</b> miles. (do not include tens of a mile) (Lender - Print Name in Full)																	
and one of the following statements must be checked: <input checked="" type="checkbox"/> 1. I certify that, to the best of my knowledge, this odometer reading reflects the "ACTUAL MILEAGE" as seen on the odometer of the vehicle described above. <input type="checkbox"/> 2. I certify that, to the best of my knowledge, the above-displayed odometer reading "EXCEEDS MECHANICAL LIMITS". (The mileage is in excess of what the odometer is capable of recording.) <input type="checkbox"/> 3. I certify that, to the best of my knowledge, the above-displayed odometer reading is "NOT THE ACTUAL MILEAGE. WARNING: ODOMETER DISCREPANCY."																	
<b>6 DAMAGE DISCLOSURE STATEMENT</b> IMPORTANT: Making a false statement, or failure to accurately disclose the salvage status of a vehicle, may subject you to substantial civil fines, in addition to any penalties authorized by the Penal Law.																	
I certify that, to the best of my knowledge, this vehicle <b>has been</b> <b>not been</b> wrecked, destroyed or damaged to such an extent that the total estimate, or actual cost, of parts and labor to rebuild or reconstruct the vehicle to its condition, if it was up before an accident, and for legal operation on the road or highways, is more than 75% of the fair value of the vehicle at the time of loss. (Checking the "has been" box means the vehicle must have an anti-theft examination before being registered, and that the title issued will have the statement "Robust Salvage, NY" on it.)																	
<b>7 PURCHASER:</b> First Name, Last M.I. Number and Street Address					Lender Signature					Purchaser Signature							
										Date of Sale							
										Price Paid							
										State ZIP Code							

Case 3:14-cv-01039-MEM Document 58-1 Filed 01/27/15 Page 4 of 47

MV-950 (2/08)



New York State Department of Motor Vehicles  
**AFFIRMATION OF REPOSSESSION AND BILL OF SALE**  
[www.nydmv.org](http://www.nydmv.org)

PAGE 1 OF 2

**INSTRUCTIONS**

1 2 3 4 5

6 7 8

**① VEHICLE DESCRIPTION** (Includes motor vehicle or motorcycle, manufactured home\* or boat\*)

YEAR	MAKE	MODEL	STATE LAST REG.	STATE LAST TITLED	PLATE NUMBER
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

VEHICLE IDENTIFICATION NUMBER

**②**

Borrower's Name	Levy, Nancy, First Name				
Number and Street Address	45-49 COURT STREET	City	NY	State	ZIP Code
City	NY	State	ZIP Code		

Lender Name, First Name	COMMUNITY BANK, N.A.	Apartment Number	[REDACTED]	Number and Street Address	[REDACTED]	City	[REDACTED]	State	[REDACTED]
Apartment Number	[REDACTED]								
Number and Street Address	[REDACTED]								
City	[REDACTED]	State	[REDACTED]						

The vehicle described above was repossessed in PENNSYLVANIA on [REDACTED] from the borrower who was in default of a security contract dated [REDACTED] Co. was authorized to sell the above vehicle (if applicable). Section 425(1) of the Vehicle and Traffic Law requires that when a motor vehicle or motorcycle is repossessed, proper notification must be provided to the parties listed below within 24 hours.

(NOTICE TO PURCHASER: If no required notice is given, the repossession is void.)

**③ PROPER NOTICE HAS BEEN GIVEN TO THE FOLLOWING PARTIES (list names and addresses):**

Police Agency Name	Address	Date Notified
Commissioner of Motor Vehicles (prior items of Motor Vehicles once notified)	Address	
Borrower/Court Owner, Name (other than lender)	Address	
Other Name	Address	

Under the penalties of perjury, I affirm that I have complied with Section 425(1) of the New York State Vehicle and Traffic Law (see page 2) and/or any applicable laws in the state where the vehicle was repossessed, pertaining to the repossession of the vehicle described above. I further affirm that, if there are any other open perfected liens on the vehicle, and a lien release is not obtained, I have advised the purchaser of the outstanding liens on the vehicle.

**④ ODOMETER DISCLOSURE STATEMENT**

The odometer on the vehicle described above has (check the appropriate box):  ACTUAL MILEAGE or  OTHER (specify not including rentals, Federal and state laws require that the mileage of the vehicle described above be specified upon transfer of ownership. Failure to do so, or not telling the truth about mileage, may result in fines and/or imprisonment.)

I, COMMUNITY BANK, N.Y. state that the odometer now reads miles (do not include units of a mile)

Lender's Print Name is Full

and (one of the following statements must be checked):

- I certify that, to the best of my knowledge, this odometer reading reflects the "ACTUAL MILEAGE" as seen on the odometer of the vehicle described above.
- I certify that, to the best of my knowledge, the above disclosed odometer reading "EXCEEDS MECHANICAL LIMITS" (the mileage is in excess of what the odometer is capable of recording.)
- I certify that, to the best of my knowledge, the above disclosed odometer reading is "NOT THE ACTUAL MILEAGE. WARNING: ODOMETER DISCREPANCY."

**⑤ DAMAGE DISCLOSURE STATEMENT**

IMPORTANT: Making a false statement, or failure to accurately disclose the salvage status of a vehicle, may subject you to substantial civil fines, in addition to any penalties authorized by the Penal Law.

I certify that, to the best of my knowledge, this vehicle is not a total loss, it is not been wrecked, destroyed or damaged to such an extent that the total estimate, or actual cost, of parts and labor to rebuild or reconstruct the vehicle to the condition it was in before an accident, and for legal operation on the road or highway, is more than 75% of the retail value of the vehicle at the time of loss. (Checking the "not lost" box means the vehicle must have an anti-theft examination before being registered, and that the title issued will have the statement "Rebuilt Salvage: NY" on it.)

**⑥ PURCHASER**

Lender's Signature

Purchaser Signature

Purchaser Name, First, M.I.	Apartment Number	City	Date of Sale
Number and Street Address	State	ZIP Code	

Case 3:14-cv-01039-MEM Document 58-1 Filed 01/27/15 Page 5 of 47

MY-950 (2/08)



New York State Department of Motor Vehicles  
**AFFIRMATION OF REPOSSESSION AND BILL OF SALE**  
[www.nysdmv.com](http://www.nysdmv.com)

PAGE 1 OF 2

**1 VEHICLE DESCRIPTION (includes motor vehicle or motorcycle, manufactured home\* or boat\*)**

YEAR	MAKE	MODEL	STATE LAST REG	STATE LAST TITLED	PLATE NUMBER
[REDACTED]	HYUNDAI	[REDACTED]			

VEHICLE IDENTIFICATION NUMBER [REDACTED]

The vehicle described above was repossessed in **PENNSYLVANIA** (State) on **02/06/2012** from the borrower who was in default of a security contract dated **08/09/2008**. On **(Month/Day/Year)** (Auctioneer) was authorized to sell the above vehicle (*If applicable*). Section 4251 of the Vehicle and Traffic Law requires that, when a motor vehicle or motorcycle is repossessed, proper notification must be provided to the parties listed below, within 24 hours.

**PROPER NOTICE HAS BEEN GIVEN TO THE FOLLOWING PARTIES (list names and addresses)**

Police Agency Name	Address	
Commissioner of Motor Vehicles (enter Name of Motor Vehicles office notified)	Address	
Borrower/Current Owner Name (other than Vehicle(s))	Address	716
Other Name	Address	

*[Handwritten signature over the printed statement]*

Under the penalties of perjury, I affirm that I have complied with Section 425(1) of the New York State Vehicle and Traffic Law (see page 2) and/or any applicable laws in the state where the vehicle was repossessed, pertaining to the repossession of the vehicle described above. I further affirm that, if there are any other open perfected liens on the vehicle, and a lien release is not obtained, I have advised the purchaser of the outstanding liens on the vehicle.

**④ ODOMETER DISCLOSURE STATEMENT**

The odometer on the vehicle described above has (check the appropriate box):  MILES ARE ACTUAL AND ACCURATE not including teeth. Federal and state laws require that the mileage of the vehicle described above be specified upon transfer of ownership. Failure to do so, or not telling the truth about mileage, may result in fines and/or imprisonment.

and (one of the following statements must be checked):

1.  I certify that, to the best of my knowledge, this odometer reading reflects the "ACTUAL MILEAGE" as seen on the odometer of the vehicle described above.
2.  I certify that, to the best of my knowledge, the above-disclosed odometer reading "EXCEEDS MECHANICAL LIMITS". (The mileage is in excess of what the odometer is capable of recording.)
3.  I certify that, to the best of my knowledge, the above-disclosed odometer reading is "**NOT THE ACTUAL MILEAGE. WARNING: ODOMETER DISCREPANCY.**"

#### **5 DAMAGE DISCLOSURE STATEMENT**

**IMPORTANT:** Making a false statement, or failure to accurately disclose the salvage status of a vehicle, may subject you to substantial civil fines, in addition to any penalties authorized by the Penal Law.

**Check one box:** I certify that, to the best of my knowledge, this vehicle  has been  has not been wrecked, destroyed or damaged to such an extent that the total estimate, or actual cost, of parts and labor to rebuild or reconstruct the vehicle to the condition it was in before an accident, and for legal operation on the road or highways, is more than 75% of the retail value of the vehicle at the time of loss. (Checking the "has been" box means the vehicle must have an anti-theft examination before being registered, and that the title issued will have the statement "Rebuilt Salvage: NY" on it.)

~~© PUNCHER~~

### Lender Signatures

Purchase of Signature

Confidential

CB\_Urban00003473

Case 3:14-cv-01039-MEM Document 58-1 Filed 01/27/15 Page 6 of 47

MV-960 (2/08)  New York State Department of Motor Vehicles  
AFFIRMATION OF REPOSSESSION AND BILL OF SALE  
[www.nydmv.com](http://www.nydmv.com) PAGE 1 OF 2

**INSTRUCTIONS:** Check one box for each vehicle. Please indicate the date of loss.

**1 VEHICLE DESCRIPTION** (includes motor vehicle or motorcycle, manufactured home\* or boat\*)

YEAR	MAKE	MODEL	STATE LAST REG.	STATE LAST TITLED	PLATE NUMBER
2008	I [REDACTED]	[REDACTED]			

VEHICLE IDENTIFICATION NUMBER: [REDACTED] JLMV1A10101012141

**2 BUSINESS INFORMATION**

Business Name: <b>COMMUNITY BANK, N.A.</b>	Last Name: [REDACTED]				
Number and Street Address: <b>45-49 COURT STREET</b>	Apt. No.: [REDACTED]				
City: <b>CANTON</b>	State: <b>NY</b>	ZIP Code: <b>13161117</b>	City: <b>EDINBORO TOWNSHIP</b>	State: <b>PA</b>	ZIP Code: <b>16031</b>

The vehicle described above was repossessed in **PENNSYLVANIA** on **02/05/2010** from the borrower who was in default (State) of a security contract dated **02/05/2010**. On **02/05/2010**, (Month/Day/Year) was authorized to sell the above vehicle (*if applicable*). Section 425(1) of the Vehicle and Traffic Law requires that, when a motor vehicle or motorcycle is repossessed, proper notification must be provided to the parties listed below, within 24 hours.

**3 PROPER NOTICE HAS BEEN GIVEN TO THE FOLLOWING PARTIES (list names and addresses):** [Date Notified]

Police Agency Name	Address
Commissioner of Motor Vehicles (enter Name of Motor Vehicles office notified)	Address
Borrower/Current Owner Name (other than lessee)	Address
Other Name	Address

Under the penalties of perjury, I affirm that I have complied with Section 425(1) of the New York State Vehicle and Traffic Law (see page 2) and/or any applicable laws in the state where the vehicle was repossessed, pertaining to the repossession of the vehicle described above. I further affirm that, if there are any other open perfected liens on the vehicle, and a lien release is not obtained, I have advised the purchaser of the outstanding liens on the vehicle.

**4 ODOMETER DISCLOSURE STATEMENT**

The odometer on the vehicle described above has **(check the appropriate box):**  **ACTUAL MILEAGE**  **NOT ACTUAL MILEAGE** not including tenths. Federal and state laws require that the mileage of the vehicle described above be specified upon transfer of ownership. Failure to do so, or not telling the truth about mileage, may result in fines and/or imprisonment.

I, **COMMUNITY BANK, N.A.** state that the odometer now reads **165,500** miles (Lender's Name In Full) (do not include tenths of a mile)

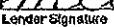
and (one of the following statements must be checked):

- I certify that, to the best of my knowledge, this odometer reading reflects the "ACTUAL MILEAGE" as seen on the odometer of the vehicle described above.
- I certify that, to the best of my knowledge, the above-disclosed odometer reading "EXCEEDS MECHANICAL LIMITS". (The mileage is in excess of what the odometer is capable of recording.)
- I certify that, to the best of my knowledge, the above-disclosed odometer reading is "**NOT THE ACTUAL MILEAGE. WARNING: ODOMETER DISCREPANCY.**"

**5 DAMAGE DISCLOSURE STATEMENT**

**IMPORTANT:** Making a false statement, or failure to accurately disclose the salvage status of a vehicle, may subject you to substantial civil fines, in addition to any penalties authorized by the Penal Law.

**6 PURCHASER:**  I certify that, to the best of my knowledge, this vehicle **has been**  **not**  **wrecked, destroyed or damaged to such an extent that the total estimate, or actual cost, of parts and labor to rebuild or reconstruct the vehicle to the condition it was in before an accident, and for legal operation on the road or highways, is more than 75% of the retail value of the vehicle at the time of loss.** (Checking the "has been" box means the vehicle must have an anti-theft examination before being registered, and that the title issued will have the statement "Rebuilt Salvage: NY" on it.)

Lender Signature  Purchaser Signature

Print Last Name, First, M.I.	Price Paid	Date of Sale
Number and Street Address	Apt. No.	City
		State ZIP Code

Case 3:14-cv-01039-MEM Document 58-1 Filed 01/27/15 Page 7 of 47

MV-950 (2/08)

PAGE 2 OF 2

§ 425. Repossession of motor vehicle or motorcycle; garageman's item; notice to police. I. Any person, firm or corporation, or agent, employee or representative thereof, repossessing or retaking a motor vehicle or motorcycle pursuant to the provisions of article nine of the uniform commercial code, or other authority of law, or any contract or agreement, shall, immediately following such repossession or retaking, personally appear at a station house or other office of the police department, or agency or officer performing like functions, in the locality wherein such repossession or retaking occurred, give notice to such department, agency or officer of such repossession or retaking and thereafter and within twenty-four hours personally deliver or mail by special delivery first class mail to the nearest motor vehicle district office, (a) notice of such repossession or retaking in such form as the commissioner may require and (b) the number plates of such motor vehicle or motorcycle. Notice of such repossession or retaking, including the name and address of the person, firm or corporation repossessing or retaking the same, shall also be given within twenty-four hours thereof to the owner of such motor vehicle or motorcycle, either personally or by registered or certified mail directed to such owner at his last-known address. Unless the motor vehicle or motorcycle can be repossessed or retaken without breach of the peace, it shall be repossessed or retaken by legal process, but nothing herein contained shall be construed to authorize a violation of the criminal law.

Case 3:14-cv-01039-MEM Document 58-1 Filed 01/27/15 Page 8 of 47

MV-980 (2/08)



New York State Department of Motor Vehicles  
**AFFIRMATION OF REPOSSESSION AND BILL OF SALE**  
[www.nydmv.com](http://www.nydmv.com)

PAGE 1 OF 2

**INSTRUCTIONS:** All information must be completed. **02/34/15** is the date the vehicle's property information is valid as of.

**010**

**① VEHICLE DESCRIPTION (includes motor vehicle or motorcycle, manufactured (from\* or built\*)**

YEAR	MAKE	MODEL	STATE LAST REG	STATE LAST TITLED	PLATE NUMBER
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

\*VEHICLE IDENTIFICATION NUMBER [REDACTED]

② CREDITOR'S INFORMATION			Borrower's Information		
Business Name <b>COMMUNITY BANK, N.A.</b>			Last Name, First M.I. [REDACTED]		
Number and Street Address <b>#5-49 COURT STREET</b>			Number and Street Address <b>25 TERRACE</b>		
City <b>CANTON</b>			City <b>WILMINGTON</b>		
State <b>NY</b>			State <b>DE</b>		
ZIP Code <b>13614</b>			ZIP Code <b>19801</b>		

The vehicle described above was repossessed to **PENNSYLVANIA** on **01/26/2010** (State) by [REDACTED] the borrower who was in default of a security contract dated **01/26/2010**. On **01/26/2010** (Month/Day/Year) was authorized to sell the above vehicle (if applicable). Section 425(1) of the Vehicle and Traffic Law requires that, when a motor vehicle or motorcycle is repossessed, proper notification must be provided to the parties listed below, within 24 hours.

③ PROPER NOTICE HAS BEEN GIVEN TO THE FOLLOWING PARTIES (list names and addresses):			Date Notified
Police Agency Name	Address	[REDACTED]	1/26/2010
Commissioner of Motor Vehicles (either Name or Motor Vehicles Office notated)	Address	[REDACTED]	1/26/2010
Borrower/Current Owner Name (other than lessor)	Address	[REDACTED]	1/26/2010
Other Name	Address	[REDACTED]	1/26/2010

Under the penalties of perjury, I affirm that I have complied with Section 425(1) of the New York State Vehicle and Traffic Law (see page 2) and/or any applicable laws in the state where the vehicle was repossessed, pertaining to the repossession of the vehicle described above. I further affirm that if there are any other open perfected liens on the vehicle, and a lien release is not obtained, I have advised the purchaser of the outstanding liens on the vehicle.

**④ ODOMETER DISCLOSURE STATEMENT**

The odometer on the vehicle described above has (check the appropriate box):  ACTUAL MILEAGE  DISCLOSED MILEAGE not including trade. Federal and state laws require that the mileage of the vehicle described above be specified upon transfer of ownership. Failure to do so, or not telling the truth about mileage, may result in fines and/or imprisonment.

**⑤ COMMUNITY BANK, N.A.** state that the odometer now reads **16073** miles (Lender - Print Name In Full) (do not include tenth of a mile)

and one of the following statements must be checked:

- I certify that, to the best of my knowledge, this odometer reading reflects the "ACTUAL MILEAGE" as seen on the odometer of the vehicle described above.
- I certify that, to the best of my knowledge, the above disclosed odometer reading "EXCEEDS MECHANICAL LIMITS". (The mileage is in excess of what the odometer is capable of recording.)
- I certify that, to the best of my knowledge, the above disclosed odometer reading is "NOT THE ACTUAL MILEAGE. WARNING: ODOMETER DISCREPANCY."

**⑥ DAMAGED DISCLOSURE STATEMENT**

IMPORTANT: Making a false statement, or failure to accurately disclose the salvage status of a vehicle, may subject you to substantial civil fines, in addition to any penalties authorized by the Penal Law.

I certify that, to the best of my knowledge, this vehicle  has been  has not been wrecked, destroyed or damaged to such an extent that the total estimate, or actual cost, of parts and labor to rebuild or reconstruct the vehicle to the condition it was in before an accident, and for legal operation on the road or highway, is more than 75% of the retail value of the vehicle at the time of loss. (Checking the "has been" box means the vehicle must have an auto theft examination before being registered, and that the title issued will have the statement "Rebuilt Salvage: NY" on it.)

⑦ PURCHASER:			Purchaser Signature	
Printed Name, First M.I. Number and Street Address	Appl. No.	City	Phone Field	Date of Sale

Case 3:14-cv-01039-MEM Document 58-1 Filed 01/27/15 Page 9 of 47

MV-950 (2/08)

PAGE 2 OF 2

§ 425. Repossession of motor vehicle or motorcycle; garageman's lien; notice to police.  
1. Any person, firm or corporation, or agent, employee or representative thereof, repossessing or retaking a motor vehicle or motorcycle pursuant to the provisions of article nine of the uniform commercial code, or other authority of law, or any contract or agreement, shall, immediately following such repossession or retaking, personally appear at a station house or other office of the police department, or agency or officer performing like functions, in the locality wherein such repossession or retaking occurred, give notice to such department, agency or officer of such repossession or retaking and thereafter and within twenty-four hours personally deliver or mail by special delivery first class mail to the nearest motor vehicle district office, (a) notice of such repossession or retaking in such form as the commissioner may require and (b) the number plates of such motor vehicle or motorcycle. Notice of such repossession or retaking, including the name and address of the person, firm or corporation repossessing or retaking the same, shall also be given within twenty-four hours thereof to the owner of such motor vehicle or motorcycle, either personally or by registered or certified mail directed to such owner at his last known address. Unless the motor vehicle or motorcycle can be repossessed or retaken without break of the peace, it shall be repossessed or retaken by legal process, but nothing herein contained shall be construed to authorize a violation of the criminal law.

Case 3:14-cv-01039-MEM Document 58-1 Filed 01/27/15 Page 10 of 47

MV-950 (2008)



**New York State Department of Motor Vehicles  
AFFIRMATION OF REPOSSESSION AND BILL OF SALE**  
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PAGE 1 OF 2

**INSTRUCTIONS**

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**① VEHICLE DESCRIPTION (Includes motor vehicle or motorcycle, manufactured home\* or boat\*)**

YEAR	MAKE	MODEL	STATE LAST REG.	STATE LAST TITLED	PLATE NUMBER
2006	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

VEHICLE IDENTIFICATION NUMBER

② INFORMATION CONCERNING LENDER OR PERSON FROM WHOM VEHICLE WAS PURCHASED			③ INFORMATION CONCERNING BORROWER OR PERSON TO WHOM VEHICLE WAS SOLD		
Business Name	Last Name, First Name Middle Initial		Business Name	Last Name, First Name Middle Initial	
COMMUNITY BANK, N.A.	[REDACTED]		[REDACTED]	[REDACTED]	
Number and Street Address	Apt. No.	Number and Street Address	Apt. No.	City	State ZIP Code
45-49 COURT STREET	[REDACTED]	19 [REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
CANTON	NY	13161-117	[REDACTED]	[REDACTED]	[REDACTED]

The vehicle described above was repossessed in PENNSYLVANIA on 01/13/2012 from the borrower who was in default (State). On 11/10/2010, On [REDACTED] (Month/Year) was authorized to sell the above vehicle (If applicable). (Auctioneer) Section 425(1) of the Vehicle and Traffic Law requires that, when a motor vehicle or motorcycle is repossessed, proper notification must be provided to the parties listed below, within 24 hours.

**④ NOTICE TO OTHERS (Check if notice has been given to other parties listed on page 2 of this document)**

⑤ PROPER NOTICE HAS BEEN GIVEN TO THE FOLLOWING PARTIES (List names and addresses):			Date Notified
Police Agency Name	Address	Phone No.	
TOWAWAY, INC., 1100 BROADWAY	[REDACTED]	[REDACTED]	01/13/2012
Business Name, Vehicle (or other) No. of Motor Vehicles (check if applicable)	Address	Phone No.	
Borrower/Current Owner Name:	Address	Phone No.	
(Other than Lender)	Address	Phone No.	
Other Name:	Address	Phone No.	

Under the penalties of perjury, I affirm that I have complied with Section 425(1) of the New York State Vehicle and Traffic Law (see page 2) and/or any applicable laws in the state where the vehicle was repossessed, pertaining to the repossession of the vehicle described above. I further affirm that, if there are any other open perfected liens on the vehicle, and a lien release is not obtained, I have advised the purchaser of the outstanding liens on the vehicle.

(Lender's Signature)

**⑥ ODOMETER DISCLOSURE STATEMENT:**

The odometer on the vehicle described above has  ACTUAL MILEAGE (check the appropriate box).  EXCEEDS MECHANICAL LIMITS (check the appropriate box), not including mileage. Federal and state laws require that the mileage of the vehicle described above be specified upon transfer of ownership. Failure to do so, or not telling the truth about mileage, may result in fines and/or imprisonment.

I, COMMUNITY BANK, N.A., state that the odometer now reads \_\_\_\_\_ miles.  
(Lender - Print Name in Full) (do not include units of a mile)

and none of the following statements must be checked:

- I certify that, to the best of my knowledge, this odometer reading reflects the "ACTUAL MILEAGE" as seen on the odometer of the vehicle described above.
- I certify that, to the best of my knowledge, the above disclosed odometer reading "EXCEEDS MECHANICAL LIMITS". (The mileage is in excess of what the odometer is capable of recording.)
- I certify that, to the best of my knowledge, the above disclosed odometer reading is "NOT THE ACTUAL MILEAGE. WARNING: ODOMETER DISCREPANCY."

**⑦ DAMAGE DISCLOSURE STATEMENT**

**IMPORTANT: Making a false statement, or failure to accurately disclose the salvage status of a vehicle, may subject you to substantial civil fines. In addition to any penalties authorized by the Penal Law.**

I, COMMUNITY BANK, N.A., certify that, to the best of my knowledge, this vehicle is in good condition and has not been wrecked, destroyed or damaged to such an extent that the total estimate, or actual cost, of parts and labor to rebuild or reconstruct the vehicle to the condition it was in before an accident, and for legal operation on the road or highway, is more than 75% of the retail value of the vehicle at the time of loss. (Checking the "has been" box means the vehicle may have an anti-theft examination before being registered, and that the title issued will have the statement "Rebuilt/Salvage: NY" on it.)

**⑧ PURCHASER:**

Purchaser Name	Address	Phone No.	Date of Sale
First M.I.	[REDACTED]	[REDACTED]	[REDACTED]
Married and Spouse Address	Apt. No.	City	State ZIP Code

Case 3:14-cv-01039-MEM Document 58-1 Filed 01/27/15 Page 11 of 47

MV-950 (2/08)



New York State Department of Motor Vehicles  
**AFFIRMATION OF REPOSSESSION AND BILL OF SALE**  
[www.nysdmv.com](http://www.nysdmv.com)

PAGE 1 OF 2

INSTRUCTIONS: This form must be completed in ink. All fields marked with an asterisk (\*) require information to be supplied.

**1 VEHICLE DESCRIPTION (Includes motor vehicle or motorcycle, manufactured home\* or boat\*)**

YEAR	MAKE	MODEL	STATE LAST REG.	STATE LAST TITLED	PLATE NUMBER
------	------	-------	-----------------	-------------------	--------------

VEHICLE IDENTIFICATION NUMBER [REDACTED]					
--	--	--	--	--	--

**2 REPOSSessed VEHICLE INFORMATION**

Business Name <b>COMMUNITY BANK, N.A.</b>	Apt. No.	BORROWER		
Number and Street Address <b>45-49 COURT STREET</b>		Number and Street Address <b>2 TURNER ROAD</b>	Apt. No.	
City <b>CANTON</b>	State <b>NY</b>	ZIP Code <b>13617</b>	City <b>ALBANY</b>	State <b>NY</b>

The vehicle described above was repossessed in **PENNSYLVANIA** on **09/01/2014** from the borrower who was in default of a security contract dated **09/01/2014**. (Month/Day/Year) WBS authorized to sell the above vehicle (if applicable). (MonBuDay/Year) (Auctioneer) Section 425(1) of the Vehicle and Traffic Law requires that, when a motor vehicle or motorcycle is repossessed, proper notification must be provided to the parties listed below, within 24 hours.

**3 PROPER NOTICE HAS BEEN GIVEN TO THE FOLLOWING PARTIES (list names and addresses):**

Police Agency Name	Address	Date Notified
Commissioner of Motor Vehicles (Enter Name of Motor Vehicles office notified)	Address	
Borrower/Causee Owner Name (Other than Bankholder)	Address	
Other Name	Address	

Under the penalties of perjury, I affirm that I have complied with Section 425(1) of the New York State Vehicle and Traffic Law (see page 2) and/or any applicable laws in the state where the vehicle was repossessed, pertaining to the repossession of the vehicle described above. I further affirm that, if there are any other open perfected liens on the vehicle, and a lien release is not obtained, I have advised the purchaser of the outstanding liens on the vehicle.

**4 ODOMETER DISCLOSURE STATEMENT**

The odometer on the vehicle described above has (check the appropriate box):  ACTUAL MILEAGE;  DISCLOSED MILEAGE;  not including tenths. Federal and state laws require that the mileage of the vehicle described above be specified upon transfer of ownership. Failure to do so, or not telling the truth about mileage, may result in fines and/or imprisonment.

I, **COMMUNITY BANK, N.A.**, state that the odometer now reads \_\_\_\_\_ miles (do not include tenths of a mile)

and (one of the following statements must be checked):

- I certify that, to the best of my knowledge, this odometer reading reflects the "ACTUAL MILEAGE" as seen on the odometer of the vehicle described above.
- I certify that, to the best of my knowledge, the above-disclosed odometer reading "EXCEEDS MECHANICAL LIMITS". (The mileage is in excess of what the odometer is capable of recording.)
- I certify that, to the best of my knowledge, the above-disclosed odometer reading is "NOT THE ACTUAL MILEAGE. WARNING: ODOMETER DISCREPANCY."

**5 DAMAGE DISCLOSURE STATEMENT**

IMPORTANT: Making a false statement, or failure to accurately disclose the salvage status of a vehicle, may subject you to substantial civil fines, in addition to any penalties authorized by the Penal Law.

I certify that, to the best of my knowledge, this vehicle  (has been/was) wrecked, destroyed or damaged to such an extent that the total estimate, or actual cost, of parts and labor to rebuild or reconstruct the vehicle to the condition it was in before an accident, and for legal operation on the road or highways, is more than 75% of the retail value of the vehicle at the time of loss. (Checking the "has been" box means the vehicle must have an anti-theft examination before being registered, and that the title issued will have the statement "Rebuilt Salvage: NY" on it.)

**6 PURCHASER:**

Print Last Name, First, M.I.  
 Number and Street Address

Vendor Signature

Purchaser Signature

Price Paid	Date of Sale
Apt. No.	City
State	ZIP Code

Case 3:14-cv-01039-MEM Document 58-1 Filed 01/27/15 Page 12 of 47

MV-950 (2/08)



New York State Department of Motor Vehicles  
**AFFIRMATION OF REPOSSESSION AND BILL OF SALE**  
[www.nysdmv.com](http://www.nysdmv.com)

PAGE 1 OF 2

**INSTRUCTIONS:** Lenders must complete boxes ① ② ③ ④ ⑥ (if lender is selling vehicle). Purchaser information is required in boxes ⑤ ⑦.

**① VEHICLE DESCRIPTION (includes motor vehicle or motorcycle, manufactured home\* or boat\*)**

YEAR	MAKE	MODEL	STATE LAST REG.	STATE LAST TITLED	PLATE NUMBER
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
VEHICLE IDENTIFICATION NUMBER [REDACTED]					

② BUSINESS INFORMATION (LENDER)			③ BORROWER INFORMATION		
Business Name	[REDACTED]		Last Name, First, Middle Initial	[REDACTED]	
Number and Street Address	45-49 COURT STREET		Apt. No.	[REDACTED]	
City	State	ZIP Code	City	State	ZIP Code
CANTON	NY	13161-17	[REDACTED]	[REDACTED]	[REDACTED]

The vehicle described above was repossessed in PA (State) on [REDACTED] from the borrower who was in default of a security contract dated 7/29/2008. On [REDACTED] (Month/Day/Year), [REDACTED] (Auctioneer) was authorized to sell the above vehicle (if applicable). Section 425(1) of the Vehicle and Traffic Law requires that, when a motor vehicle or motorcycle is repossessed, proper notification must be provided to the parties listed below, within 24 hours.

(NOTE: This notification is not required when a manufactured home or boat is repossessed.)

**③ PROPER NOTICE HAS BEEN GIVEN TO THE FOLLOWING PARTIES (list names and addresses):**

Police Agency Name TOWANDA STATE POLICE	Address TOWANDA, PA	Date Notified 2/7/2011
Commissioner of Motor Vehicles (enter Name of Motor Vehicles office notified)	Address	
Borrower/Current Owner Name (other than lessee) [REDACTED]	Address [REDACTED]	
Other Name	Address	

Under the penalties of perjury, I affirm that I have complied with Section 425(1) of the New York State Vehicle and Traffic Law (see page 2) and/or any applicable laws in the state where the vehicle was repossessed, pertaining to the repossession of the vehicle described above. I further affirm that, if there are any other open perfected liens on the vehicle, and a lien release is not obtained, I have advised the purchaser of the outstanding liens on the vehicle.

**④ ODOMETER DISCLOSURE STATEMENT**

The odometer on the vehicle described above has (check the appropriate box):  ACTUAL MILEAGE  EXCEEDS MECHANICAL LIMITS not including tenths. Federal and state laws require that the mileage of the vehicle described above be specified upon transfer of ownership. Failure to do so, or not telling the truth about mileage, may result in fines and/or imprisonment.

I, COMMUNITY BANK, N.A. \_\_\_\_\_ state that the odometer now reads \_\_\_\_\_ miles  
Lender - Print Name in Full \_\_\_\_\_ (do not include tenths of a mile)

and (one of the following statements must be checked):

1.  I certify that, to the best of my knowledge, this odometer reading reflects the "ACTUAL MILEAGE" as seen on the odometer of the vehicle described above.
2.  I certify that, to the best of my knowledge, the above-disclosed odometer reading "EXCEEDS MECHANICAL LIMITS". (The mileage is in excess of what the odometer is capable of recording.)
3.  I certify that, to the best of my knowledge, the above-disclosed odometer reading is "NOT THE ACTUAL MILEAGE. WARNING: ODOMETER DISCREPANCY."

**⑤ DAMAGE DISCLOSURE STATEMENT**

**IMPORTANT:** Making a false statement, or failure to accurately disclose the salvage status of a vehicle, may subject you to substantial civil fines, in addition to any penalties authorized by the Penal Law.

**Checking box:** I certify that, to the best of my knowledge, this vehicle  has been  has not been wrecked, destroyed or damaged to such an extent that the total estimate, or actual cost, of parts and labor to rebuild or reconstruct the vehicle to the condition it was in before an accident, and for legal operation on the road or highways, is more than 75% of the retail value of the vehicle at the time of loss. (Checking the "has been" box means the vehicle must have an anti-theft examination before being registered, and that the title issued will have the statement "Rebuilt Salvage: NY" on it.)

**⑥ PURCHASER:**

Lender Signature		Purchaser Signature
Print Last Name, First, MI	Apt. No.	Price Paid
Number and Street Address	City	Date of Sale

Nunz!



Case 3:14-cv-01039-MEM Document 58-1 Filed 01/27/15 Page 14 of 47

MV-B30 (2008)

PAGE 2 OF 2

**§ 425. Repossession of motor vehicle or motorcycle; garneman's lien; notice to police.** (a) Any person, firm or corporation, or agent, employee or representative thereof, repossessing or retaking a motor vehicle or motorcycle pursuant to the provisions of article three of the uniform commercial code, or other authority of law, or any contract or agreement, shall, immediately following such repossession or retaking, personally appear at a station house or other office of the police department, or agency or officer performing like functions, in the locality wherein such repossession or retaking occurred, give notice to such department, agency or officer of such repossession or retaking and thereafter and within twenty-four hours personally deliver or mail by special delivery first class mail to the nearest motor vehicle district office, (i) notice of such repossession or retaking in such form as the commissioner may require and (ii) the number plates of such motor vehicle or motorcycle. Notice of such repossession or retaking, including the name and address of the person, firm or corporation repossessing or retaking the same, shall also be given within twenty-four hours thereof to the owner of such motor vehicle or motorcycle, either personally or by registered or certified mail directed to such owner at his last known address. Unless the motor vehicle or motorcycle can be repossessed or retaken without breach of the peace, it shall be repossessed or retaken by legal process, but nothing herein contained shall be construed to authorize a violation of the criminal law.

Case 3:14-cv-01039-MEM Document 58-1 Filed 01/27/15 Page 15 of 47

MV-950 (2/08)

New York State Department of Motor Vehicles  
**AFFIRMATION OF REPOSSESSION AND BILL OF SALE**  
[www.nydmv.com](http://www.nydmv.com)

PAGE 1 OF 2

**INSTRUCTIONS: Fill in the numbered fields below.**

<b>① VEHICLE DESCRIPTION</b> (Includes motor vehicle or motorcycle, manufactured hom[e] or boat*) YEAR _____ MAKE _____ MODEL _____ STATE/LAST REG. _____ STATE/LAST TITLED. _____ PLATE NUMBER _____	
VEHICLE IDENTIFICATION NUMBER _____ [REDACTED]	

<b>② PURCHASER INFORMATION</b>		<b>③ BORROWER INFORMATION</b>	
Business Name <b>COMMUNITY BANK N.A.</b>	Apartment No. Number and Street Address 45-49 COURT ST. CANTON NY 13617	Last Name, First M.I. Number and Street Address City _____ State _____ Zip Code _____	Apartment No. Number and Street Address City _____ State _____ Zip Code _____

The vehicle described above was repossessed in PA on 07/15/09 from the borrower who was in default of a security contract dated 1-1-08; On [REDACTED] was authorized to sell the above vehicle (if applicable). (Month/Day/Year) (Buyer's Name) (Buyer's Address)  
 Section 425(1) of the Vehicle and Traffic Law requires that, when a motor vehicle or motorcycle is repossessed, proper notification must be provided to the parties listed below, within 24 hours:

<b>④ PROPER NOTICE HAS BEEN GIVEN TO THE FOLLOWING PARTIES (list names and addresses):</b>		Date Notified:
Police Agency Name <b>FRANKLIN CITY PD</b>	Address <b>FRANKLIN, PA 16323</b>	<b>07/15/09</b>
Commissioner of Motor Vehicles (either Name or Motor Vehicles office notified)	Address	
Borrower/Current Owner Name (other than lessee)	Address <b>14 [REDACTED]</b>	
Other Name	Address	

Under the penalties of perjury, I affirm that I have complied with Section 425(1) of the New York State Vehicle and Traffic Law (see page 2) and/or any applicable laws in the state where the vehicle was repossessed, pertaining to the repossession of the vehicle described above. I further affirm that if there are any other open perfected liens on the vehicle, and a lien release is not obtained, I have advised the purchaser of the outstanding liens on the vehicle.

<b>⑤ ODOMETER DISCLOSURE STATEMENT</b>		(Lender's Signature)
The odometer on the vehicle described above has <input checked="" type="checkbox"/> (check the appropriate box); <input type="checkbox"/> (check the appropriate box) been tampered with, not including theft. Federal and state laws require that the mileage of the vehicle described above be specified upon transfer of ownership. Failure to do so, or not telling the truth about mileage, may result in fines and/or imprisonment.		
I, <b>COMMUNITY BANK N.A.</b> state that the odometer now reads _____ miles <small>(Enter - Part Name in Box)</small>		(do not indicate tens of a mile)
I certify that one of the following statements must be checked:		
<input checked="" type="checkbox"/> I certify that, to the best of my knowledge, this odometer reading reflects the "ACTUAL MILEAGE" as seen on the odometer of the vehicle described above.		
<input type="checkbox"/> I certify that, to the best of my knowledge, the above disclosed odometer reading "EXCEEDS MECHANICAL LIMITS". (The mileage is in excess of what the odometer is capable of recording)		
<input type="checkbox"/> I certify that, to the best of my knowledge, the above disclosed odometer reading is "NOT THE ACTUAL MILEAGE. WARNING: ODOMETER DISCREPANCY."		

<b>⑥ DAMAGE DISCLOSURE STATEMENT</b>		IMPORTANT: Making a false statement, or failure to accurately disclose the salvage status of a vehicle, may subject you to substantial civil fines, in addition to any penalties authorized by the Penal Law.	
<p><input checked="" type="checkbox"/> I certify that, to the best of my knowledge, this vehicle <input checked="" type="checkbox"/> (check the appropriate box) was stolen, destroyed or damaged to such an extent that the total estimate, or actual cost, of parts and labor to rebuild or reconstruct the vehicle to the condition it was in before an accident, and for legal operation on the road or highway, is more than 75% of the retail value of the vehicle at the time of loss. (Checking the "has been" box means the vehicle must have an anti-theft registration before being registered, and that the title issued will have the statement "Rebuilt Salvage: NY" on it.)</p>			

<b>⑦ PURCHASER:</b>		Lender Signature	Purchaser Signature
Part Last Name, First M.I.	Address	Phone	Date of Sale
Number and Street Address	Apartment No.	Day	State ZIP Code

*RSA 08-6*

Case 3:14-cv-01039-MEM Document 58-1 Filed 01/27/15 Page 16 of 47

MV-450 (2/08)

New York State Department of Motor Vehicles  
**AFFIRMATION OF REPOSSESSION AND BILL OF SALE**  
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PAGE 1 OF 2

**INSTRUCTIONS: Fill in bolded or underlined areas. **023-00******1 VEHICLE DESCRIPTION (Includes motor vehicle or motorcycle, manufactured name\* or boat\*)**

YEAR	MAKE	MODEL	STATE LAST REG.	STATE AS TITLED	PLATE NUMBER
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

VEHICLE IDENTIFICATION NUMBER [REDACTED]

Business Name <b>COMMUNITY BANK, N.A.</b>	Ap. No. [REDACTED]	Business Name <b>First NY Corporation</b>	Ap. No. [REDACTED]
Number and Street Address <b>45-49 COURT ST.</b>	City <b>CANTON</b>	Number and Street Address <b>3rd Ave</b>	City <b>Yonkers</b>
State <b>NY</b>	ZIP Code <b>13613-17</b>	State <b>NY</b>	ZIP Code <b>[REDACTED]</b>

The vehicle described above was repossessed in PA [REDACTED] on [REDACTED] from the borrower who was in default of a security contract dated [REDACTED] On [REDACTED] was authorized to sell the above vehicle. (If applicable) [REDACTED] (Signature)

Section 425(1) of the Vehicle and Traffic Law requires that, when a motor vehicle or motorcycle is repossessed, proper notification must be provided to the parties listed below, within 24 hours.

<b>2 PROPER NOTICE HAS BEEN GIVEN TO THE FOLLOWING PARTIES (list names and addresses):</b>		<b>(Sign if Notice)</b>
Police Agency Name	Address	
Commissioner of Motor Vehicles (after Name of Motor Vehicles office notified)	Address	
Borrower/Court Owner Name (from loan agreement)	Address	
Other Name	Address	

Under the penalties of perjury, I affirm that I have complied with Section 425(1) of the New York State Vehicle and Traffic Law (see page 2) and/or any applicable laws in the state where the vehicle was repossessed, pertaining to the repossession of the vehicle described above. I further affirm that, if there are any other open perfected liens on the vehicle, and a loan release is not obtained, I have advised the holder(s) of the outstanding liens on the vehicle.

**3 ODOMETER DISCLOSURE STATEMENT**

The odometer on the vehicle described above has  **check the appropriate box:**  **Actual Mileage**  **Estimated Mileage** not including tenth, Federal and state laws require that the mileage of the vehicle described above be specified upon transfer of ownership. Failure to do so, or not telling the truth about mileage, may result in fines and/or imprisonment.

I, **COMMUNITY BANK, N.A.** state that the odometer now reads **0 miles** (do not include longitude or miles)

and one of the following statements must be checked:

1.  I certify that, to the best of my knowledge, this odometer reading reflects the "ACTUAL MILEAGE" as seen on the odometer of the vehicle described above.
2.  I certify that, to the best of my knowledge, the above disclosed odometer reading "EXCEEDS MECHANICAL LIMITS". (The mileage is in excess of what the odometer is capable of recording.)
3.  I certify that, to the best of my knowledge, the above disclosed odometer reading is "**NOT THE ACTUAL MILEAGE. WARNING: ODOMETER DISCREPANCY.**"

**4 DAMAGE DISCLOSURE STATEMENT**

**IMPORTANT:** Making a false statement, or failure to accurately disclose the salvage status of a vehicle, may subject you to substantial civil fines, in addition to any penalties authorized by the Penal Law.

**DISCLAIMER:** I certify that, to the best of my knowledge, this vehicle  **has been in an accident**,  **wrecked, destroyed or damaged to such an extent that the total cost of, or actual cost, of parts and labor to rebuild or reconstruct the vehicle to the condition it was in before an accident, and for legal operation on the road or highway, is more than 75% of the retail value of the vehicle at the time of loss.** (Checking the "has been" box means the vehicle must have an on-site examination before being registered, and that the title issued will have the statement "Rebuilt Salvage NY" on it.)

<b>5 PURCHASER:</b>	Lender Signature	Purchaser Signature
From Lien Name: First M.I. Number and Street Address	Ap. No. [REDACTED] City [REDACTED]	Price: Paid Date of Sale

R.S.H. 9-8-19

Case 3:14-cv-01039-MEM Document 58-1 Filed 01/27/15 Page 17 of 47

MV-850 (2/08)



New York State Department of Motor Vehicles  
**AFFIRMATION OF REPOSSESSION AND BILL OF SALE**  
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PAGE 1 OF 2

INSTRUCTIONS: Use bold print or type. (1) (2) (3) (4) (5) (6) (7) (8) (9) (10) (11) (12) (13) (14) (15) (16) (17) (18) (19) (20) (21) (22) (23) (24) (25) (26)

**(1) VEHICLE DESCRIPTION** (Includes motor vehicle or motorcycle, manufactured (since\* or prior\*)

YEAR:	MAKE:	MODEL:	STATE LAST REG.	STATE LAST TITLED	PLATE NUMBER:
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

VEHICLE IDENTIFICATION NUMBER: [REDACTED]

**(2) BUSINESS OR INDIVIDUAL LENDER'S INFORMATION** (Name, Address, City, State, Zip Code) **BORROWER'S INFORMATION** (Last Name, First M.I., Middle Initial, Street Address, City, State, Zip Code)

Business Name: COMMUNITY BANK, N.A.	Appl. No. [REDACTED]	Number and Street Address: 45-49 COURT STREET	Appl. No. [REDACTED]
Number and Street Address: 45-49 COURT STREET	Appl. No. [REDACTED]	City: CANTON	State: NY
City: CANTON	State: NY	ZIP Code: 13611-1719	ZIP Code: 13611-1416

This vehicle described above was repossessed in PA on 1/19/11 from the borrower who was in default

of a security contract dated 1/19/11. On [REDACTED] was authorized to sell the above vehicle (if applicable).

Section 425(1) of the Vehicle and Traffic Law requires that, when a motor vehicle or motorcycle is repossessed, proper notification must be provided to the parties listed below, within 24 hours.

**NOTE: THIS FORM IS NOT TO BE USED FOR THE REPOSESSION OF A MOTOR VEHICLE THAT HAS BEEN TAKEN IN PURCHASE MONEY SECURITY AGREEMENTS.**

**(3) PROPER NOTICE HAS BEEN GIVEN TO THE FOLLOWING PARTIES (list names and addresses):** Date Notified

Police Agency Name: SAYRE PD	Address: SAYRE, PA 18840	Date Notified: 1/19/11
Commissioner of Motor Vehicles (enter Name of Motor Vehicles Office notified)	Address: [REDACTED]	[REDACTED]
Bottom of Current Owner Name (other than lessee)	Address: [REDACTED]	[REDACTED]
Other Names	Address: [REDACTED]	[REDACTED]

Under the penalties of perjury, I affirm that I have complied with Section 425(1) of the New York State Vehicle and Traffic Law (see page 2) and/or any applicable laws in the state where the vehicle was repossessed, pertaining to the repossession of the vehicle described above. I further affirm that, if there are any other open perfected liens on the vehicle, and a lien release is not obtained, I have advised the purchaser of the outstanding liens on the vehicle.

**(4) ODOMETER DISCLOSURE STATEMENT** (Lender's Signature)  
 The odometer on the vehicle described above has (check the appropriate box):  ACTUAL MILEAGE  EXCEEDS MECHANICAL LIMITS (not including truths Federal and state laws require that the mileage of the vehicle described above be specified upon transfer of ownership. Failure to do so, or not telling the truth about mileage, may result in fines and/or imprisonment.)

I, COMMUNITY BANK, N.A. state that the odometer now reads [REDACTED] miles (check the appropriate box).

and one of the following statements must be checked:

- I certify that, to the best of my knowledge, this odometer reading reflects the "ACTUAL MILEAGE" as seen on the odometer of the vehicle described above.
- I certify that, to the best of my knowledge, the above-disclosed odometer reading "EXCEEDS MECHANICAL LIMITS". (The mileage is in excess of what the odometer is capable of recording.)
- I certify that, to the best of my knowledge, the above-disclosed odometer reading is "NOT THE ACTUAL MILEAGE. WARNING: ODOMETER DISCREPANCY."

**(5) DAMAGE DISCLOSURE STATEMENT**  
**IMPORTANT:** Making a false statement, or failure to accurately disclose the salvage status of a vehicle, may subject you to substantial civil fines, in addition to any penalties authorized by the Penal Law.

**STATE DISCLOSURE:** I certify that, to the best of my knowledge, this vehicle [REDACTED] was not stolen, wrecked, destroyed or damaged to such an extent that the total estimate, or actual cost, of parts and labor to rebuild or reconstruct the vehicle to the condition it was in before an accident, and for legal operation on the road or highway, is more than 75% of the retail value of the vehicle at the time of loss. (Checking the "has been" box means the vehicle must have an on-and-off examination before being registered, and that the title issued will have the statement "Rebuilt Salvage: NY" on it.)

**(6) PURCHASER** *John Smith* Lender Signature Purchaser Signature  
 Purchaser Name, First M.I.  
 Number and Street Address : Appl. No. City State ZIP Code

*StateLine*

Case 3:14-cv-01039-MEM Document 58-1 Filed 01/27/15 Page 18 of 47

MV-850 (2003)

PAGE 2 OF 2

**§ 425. Repossession of motor vehicle or motorcycle; garageman's lien; notice to police.** I. Any person, firm or corporation, or agent, employee or representative thereof, repossessing or retaking a motor vehicle or motorcycle pursuant to the provisions of article nine of the uniform commercial code, or other authority of law, or any contract or agreement, shall, immediately following such repossession or retaking, personally appear at a station, house or other office of the police department, or agency or officer performing like functions, in the locality wherein such repossession or retaking occurred, give notice to such department, agency or officer of such repossession or retaking and thereafter and within twenty-four hours personally deliver or mail by special delivery first class mail to the nearest motor vehicle district office, (a) notice of such repossession or retaking in such form as the commissioner may require and (b) the number plates of such motor vehicle or motorcycle. Notice of such repossession or retaking, including the name and address of the person, firm or corporation repossessing or retaking the same, shall also be given within twenty-four hours thereof to the owner of such motor vehicle or motorcycle, either personally or by registered or certified mail directed to such owner at his last known address. Unless the motor vehicle or motorcycle can be repossessed or retaken without breach of the peace, it shall be repossessed or retaken by legal process, but nothing herein contained shall be construed to authorize a violation of the criminal law.

Case 3:14-cv-01039-MEM Document 58-1 Filed 01/27/15 Page 19 of 47

MV-956 (2/08)



New York State Department of Motor Vehicles  
**AFFIRMATION OF REPOSSESSION AND BILL OF SALE**  
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PAGE 1 OF 2

**INSTRUCTIONS:** If you do not complete every **1 2 3 4 5 6**, (1) the vehicle purchaser information is required on boxes **5 6**.

**1 VEHICLE DESCRIPTION (Includes motor vehicle or motorcycle, manufactured home\* or boat\*)**

YEAR	MAKE	MODEL	STATE LAST REG.	STATE LAST TITLED	PLATE NUMBER
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

VEHICLE IDENTIFICATION NUMBER [REDACTED]

**2 REPOSSESSOR'S OR LENDER'S INFORMATION**

Business Name <b>COMMUNITY BANK, N.A.</b>	Last Name, First M. [REDACTED]	
Number and Street Address <b>45-49 COURT STREET</b>	Apt. No. [REDACTED]	
City <b>CANTON</b>	State <b>NY</b>	ZIP Code <b>13161117</b>
City <b>PA</b>	State [REDACTED]	ZIP Code [REDACTED]

The vehicle described above was repossessed in **PA** on **2011** from the borrower who was in default (State)

of a security contract dated **6/14/2010** On **(Month/Day/Year)** was authorized to sell the above vehicle (*if applicable*). (Auctioneer)

Section 425(1) of the Vehicle and Traffic Law requires that, when a motor vehicle or motorcycle is repossessed, proper notification must be provided to the parties listed below, within 24 hours.

*(NOTE: Any notification is not required if the vehicle is being sold at auction.)*

**3 PROPER NOTICE HAS BEEN GIVEN TO THE FOLLOWING PARTIES (list names and addresses):**

Police Agency Name <b>PA STATE POLICE</b>	Address <b>BUTLER, PA 16001</b>	Date Notified <b>02/04/11</b>
Commissioner of Motor Vehicles (enter Name of Motor Vehicles office notified)	Address	
Current/Former Owner Name (Other than Lender)	Address	
Other Name	Address	

Under the penalties of perjury, I affirm that I have complied with Section 425(1) of the New York State Vehicle and Traffic Law (see page 2) and/or any applicable laws in the state where the vehicle was repossessed, pertaining to the repossession of the vehicle described above. I further affirm that, if there are any other open perfected liens on the vehicle, and a lien release is not obtained, I have advised the purchaser of the outstanding items on the vehicle.

**4 ODOMETER DISCLOSURE STATEMENT**

The odometer on the vehicle described above has (*check the appropriate box*):  **ACTUAL MILEAGE**  **DISCREPANCY** not including tens. Federal and state laws require that the mileage of the vehicle described above be specified upon transfer of ownership. Failure to do so, or not telling the truth about mileage, may result in fines and/or imprisonment.

I, **COMMUNITY BANK, N.A.** state that the odometer now reads **100000** miles (do not include tens of a mile)  
 Lender - Print Name in Full

and (one of the following statements must be checked):

1.  I certify that, to the best of my knowledge, this odometer reading reflects the "ACTUAL MILEAGE" as seen on the odometer of the vehicle described above.
2.  I certify that, to the best of my knowledge, the above-disclosed odometer reading "EXCEEDS MECHANICAL LIMITS". (The mileage is in excess of what the odometer is capable of recording.)
3.  I certify that, to the best of my knowledge, the above-disclosed odometer reading is "**NOT THE ACTUAL MILEAGE. WARNING: ODOMETER DISCREPANCY.**"

**5 DAMAGE DISCLOSURE STATEMENT**

**IMPORTANT: Making a false statement, or failure to accurately disclose the salvage status of a vehicle, may subject you to substantial civil fines, in addition to any penalties authorized by the Penal Law.**

**DISCLAIMER:** I certify that, to the best of my knowledge, this vehicle  **has been**  **not been** wrecked, destroyed or damaged to such an extent that the total estimate, or actual cost, of parts and labor to rebuild or reconstruct the vehicle to the condition it was in before an accident, and for legal operation on the road or highways, is more than 75% of the retail value of the vehicle at the time of loss. (Checking the "has been" box means the vehicle must have an anti-theft examination before being registered, and that the title issued will have the statement "Rebuilt Salvage: NY" on it.)

**6 PURCHASER:**

Print Last Name, First M.I.	Apt. No.	City	Price Paid	Date of Sale
Number and Street Address				

*RSA*

Lender Signature

Purchaser Signature

Case 3:14-cv-01039-MEM Document 58-1 Filed 01/27/15 Page 20 of 47

MV-50 (2/03)

PAGE 2 OF 2

§ 425. Repossession of motor vehicle or motorcycle; garnement's lien; notice to police. 1. Any person, firm or corporation, or agent, employee or representative thereof, repossessing or retaking a motor vehicle or motorcycle pursuant to the provisions of article nine of the uniform commercial code, or other authority of law, or any contract or agreement, shall, immediately following such repossession or retaking, personally appear at a station house or other office of the police department, or agency or officer performing like functions, in the locality wherein such repossession or retaking occurred, give notice to such department, agency or officer of such repossession or retaking and thereafter and within twenty-four hours personally deliver or mail by special delivery first class mail to the nearest motor vehicle district office, (a) notice of such repossession or retaking in such form as the commissioner may require and (b) the number plates of such motor vehicle or motorcycle. Notice of such repossession or retaking, including the name and address of the person, firm or corporation repossessing or retaking the same, shall also be given within twenty-four hours thereof to the owner of such motor vehicle or motorcycle, either personally or by registered or certified mail directed to such owner at his last-known address. Unless the motor vehicle or motorcycle can be repossessed or retaken without breach of the peace, it shall be repossessed or retaken by legal process, but nothing herein contained shall be construed to authorize a violation of the criminal law.

Case 3:14-cv-01039-MEM Document 58-1 Filed 01/27/15 Page 21 of 47

Confidential

CB Urban00003020

Case 3:14-cv-01039-MEM Document 58-1 Filed 01/27/15 Page 22 of 47

MV-850 (1/11)



New York State Department of Motor Vehicles  
**AFFIRMATION OF REPOSSESSION AND BILL OF SALE**  
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PAGE 1 OF 2

**INSTRUCTIONS** ➤ Lenders must complete boxes ① ② ③ ④ ⑤ If Lender is selling vehicle, Purchaser information is required in boxes ⑥ ⑦

① **VEHICLE DESCRIPTION** (Includes motor vehicle or motorcycle, manufactured home\* or boat\*\*)

YEAR	MAKE	MODEL	STATE LAST REG.	STATE LAST TITLED	PLATE NUMBER
2005	HONDA	CR-V			
VEHICLE IDENTIFICATION NUMBER [REDACTED]					

② LENDER			BORROWER		
Business Name	[REDACTED]		Last Name, First Name Middle Initial	[REDACTED]	
Number and Street Address	45-49 COURT ST PO BOX 509	Apt. No.	Number and Street Address	240 KIRKWOOD AV	Apt. No.
City	CANTON	State ZIP Code	City	State ZIP Code	

The vehicle described above was repossessed in **PENNSYLVANIA** on **[REDACTED]** from the borrower who was in default

(State) of a security contract dated **12/1/2013**. On **[REDACTED]** (Month/Day/Year) **WES** authorized to sell the above vehicle (if applicable).

Section 425(l) of the Vehicle and Traffic Law requires that, when a motor vehicle or motorcycle is repossessed, proper notification must be provided to the parties listed below, within 24 hours.

(\*NOTE: This notification is not required when a manufactured home or boat is repossessed.)

③ PROPER NOTICE HAS BEEN GIVEN TO THE FOLLOWING PARTIES (list names and addresses):			Date Notified
Police Agency Name	Address	PRU	[REDACTED]
Commissioner of Motor Vehicles (under Name of Motor Vehicles office notated)	Address		
Borrower/Current Owner Name (Other than Reholder)	Address	240 KIRKWOOD AV	[REDACTED]
Other Name	Address		

Under the penalties of perjury, I affirm that I have complied with Section 425(l) of the New York State Vehicle and Traffic Law (see page 2) and/or any applicable laws in the state where the vehicle was repossessed, pertaining to the repossession of the vehicle described above. I further affirm that, if there are any other open perfected liens on the vehicle, and a lien release is not obtained, I have advised the purchaser of the outstanding liens on the vehicle.

④ **ODOMETER DISCLOSURE STATEMENT**

The odometer on the vehicle described above has (check the appropriate box):  5 digits  6 digits  7 digits; not including tenths. Federal and state laws require that the mileage of the vehicle described above be specified upon transfer of ownership. Failure to do so, or not telling the truth about mileage, may result in fines and/or imprisonment.

I, **COMMUNITY BANK, N.A.** state that the odometer now reads **[REDACTED]** miles  
 (do not include tenths of a mile)

and (one of the following statements must be checked):

1.  I certify that, to the best of my knowledge, this odometer reading reflects the "ACTUAL MILEAGE" as seen on the odometer of the vehicle described above.
2.  I certify that, to the best of my knowledge, the above-disclosed odometer reading "EXCEEDS MECHANICAL LIMITS". (The mileage is in excess of what the odometer is capable of recording.)
3.  I certify that, to the best of my knowledge, the above-disclosed odometer reading is "NOT THE ACTUAL MILEAGE. WARNING: ODOMETER DISCREPANCY."

⑤ **DAMAGE DISCLOSURE STATEMENT**

**IMPORTANT:** Making a false statement, or failure to accurately disclose the salvage status of a vehicle, may subject you to substantial civil fines, in addition to any penalties authorized by the Penal Law.

Check one box - I certify that, to the best of my knowledge, this vehicle  has been  has not been wrecked, destroyed or damaged to such an extent that the total estimate, or actual cost, of parts and labor to rebuild or reconstruct the vehicle to the condition it was in before an accident, and for legal operation on the road or highways, is more than 75% of the retail value of the vehicle at the time of loss. (Checking the "has been" box means the vehicle must have an anti-theft examination before being registered, and that the title issued will have the statement "Rebuilt Salvage: NY" on it.)

⑥ **PURCHASER:**

Print Last Name, First, M.I.	Apt. No.	Price Paid	Date of Sale
Number and Street Address	City	State	ZIP Code

Case 3:14-cv-01039-MEM Document 58-1 Filed 01/27/15 Page 23 of 47

MV-950 (1/11)

PAGE 2 OF 2

§ 425. Repossession of motor vehicle or motorcycle; garageman's lien; notice to police. 1. Any person, firm or corporation, or agent, employee or representative thereof, repossessing or retaking a motor vehicle or motorcycle pursuant to the provisions of article nine of the uniform commercial code, or other authority of law, or any contract or agreement, shall, immediately following such repossession or retaking, personally appear at a station house or other office of the police department, or agency or officer performing like functions, in the locality wherein such repossession or retaking occurred, give notice to such department, agency or officer of such repossession or retaking and thereafter and within twenty-four hours personally deliver or mail by special delivery first class mail to the nearest motor vehicle district office, (a) notice of such repossession or retaking in such form as the commissioner may require and (b) the number plates of such motor vehicle or motorcycle. Notice of such repossession or retaking, including the name and address of the person, firm or corporation repossessing or retaking the same, shall also be given within twenty-four hours thereof to the owner of such motor vehicle or motorcycle, either personally or by registered or certified mail directed to such owner at his last-known address. Unless the motor vehicle or motorcycle can be repossessed or retaken without breach of the peace, it shall be repossessed or retaken by legal process, but nothing herein contained shall be construed to authorize a violation of the criminal law.



Case 3:14-cv-01039-MEM Document 58-1 Filed 01/27/15 Page 24 of 47

MV-950 (2/08)



New York State Department of Motor Vehicles  
**AFFIRMATION OF REPOSSESSION AND BILL OF SALE**  
[www.nysdmv.com](http://www.nysdmv.com)

PAGE 1 OF 2

DIRECTIONS: Complete all applicable boxes. If a question or statement does not apply, check the "X" box. If additional information is required, attach a separate sheet.

**1 VEHICLE DESCRIPTION (Includes motor vehicle or motorcycle, manufactured home\* or boat\*)**

YEAR	MAKE	MODEL	STATE LAST REG.	STATE LAST TITLED	PLATE NUMBER
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
VEHICLE IDENTIFICATION NUMBER [REDACTED]					

**2**

LENDER	BORROWER
Business Name COMMUNITY BANK N.A.	Last Name, First Name, M.I. TYRONE J.
Number and Street Address 45-49 COURT ST.	Number and Street Address 512 ST.
City CANTON	City [REDACTED]
State NY	State [REDACTED]
ZIP Code 13617	ZIP Code [REDACTED]
Apt. No. [REDACTED]	Apt. No. [REDACTED]

The vehicle described above was repossessed in PA on 05/01/2014 from the borrower who was in default (State) (Month/Day/Year)

of a security contract dated 04/29/08. On [REDACTED] (Month/Day/Year) authorized to sell the above vehicle (if applicable).

Section 425(1) of the Vehicle and Traffic Law requires that, when a motor vehicle or motorcycle is repossessed, proper notification must be provided to the parties listed below, within 24 hours.

*(NOTE: This section is not applicable when the vehicle is being sold at a public repossession.)*

**3 PROPER NOTICE HAS BEEN GIVEN TO THE FOLLOWING PARTIES (list names and addresses):**

Police Agency Name	Address	Date Notified
Commissioner of Motor Vehicles (enter Name of Motor Vehicles officer notified)	Address	[REDACTED]
Borrower/Current Owner Name (other than lessee)	Address	[REDACTED]
Other Name	Address	[REDACTED]

Under the penalties of perjury, I affirm that I have complied with Section 425(1) of the New York State Vehicle and Traffic Law (see page 2) and/or any applicable laws in the state where the vehicle was repossessed, pertaining to the repossession of the vehicle described above. I further affirm that, if there are any other open perfected liens on the vehicle, and a lien release is not obtained, I have advised the purchaser of the outstanding liens on the vehicle.

**4 ODOMETER DISCLOSURE STATEMENT**

The odometer on the vehicle described above has (check the appropriate box):  ACTUAL MILEAGE,  EXCEEDS MECHANICAL LIMITS, not including tenths. Federal and state laws require that the mileage of the vehicle described above be specified upon transfer of ownership. Failure to do so, or not telling the truth about mileage, may result in fines and/or imprisonment.

I, COMMUNITY BANK N.A., state that the odometer now reads \_\_\_\_\_ miles  
 Lender - Print Name in Full \_\_\_\_\_ (do not include tenths of a mile)

and (one of the following statements must be checked):

1.  I certify that, to the best of my knowledge, this odometer reading reflects the "ACTUAL MILEAGE" as seen on the odometer of the vehicle described above.
2.  I certify that, to the best of my knowledge, the above-disclosed odometer reading "EXCEEDS MECHANICAL LIMITS". (The mileage is in excess of what the odometer is capable of recording.)
3.  I certify that, to the best of my knowledge, the above-disclosed odometer reading is "NOT THE ACTUAL MILEAGE. WARNING: ODOMETER DISCREPANCY."

**5 DAMAGE DISCLOSURE STATEMENT**

IMPORTANT: Making a false statement, or failure to accurately disclose the salvage status of a vehicle, may subject you to substantial civil fines, in addition to any penalties authorized by the Penal Law.

*Check one box:* I certify that, to the best of my knowledge, this vehicle  has been  not been wrecked, destroyed or damaged to such an extent that the total estimate, or actual cost, of parts and labor to rebuild or reconstruct the vehicle to the condition it was in before an accident, and for legal operation on the road or highways, is more than 75% of the retail value of the vehicle at the time of loss. (Checking the "has been" box means the vehicle must have an anti-theft examination before being registered, and that the title issued will have the statement "Rebuilt Salvage: NY" on it.)

**6 PURCHASER:**

Print Last Name, First, M.I.	Price Paid	Date of Sale		
Number and Street Address	Apt. No.	City	State	ZIP Code

Case 3:14-cv-01039-MEM Document 58-1 Filed 01/27/15 Page 25 of 47

MV-950 (208)

PAGE 2 OF 2

§ 425. Repossession of motor vehicle or motorcycle; garageman's lien; notice to police. 1. Any person, firm or corporation, or agent, employee or representative thereof, repossessing or retaking a motor vehicle or motorcycle pursuant to the provisions of article nine of the uniform commercial code, or other authority of law, or any contract or agreement, shall, immediately following such repossession or retaking, personally appear at a station house or other office of the police department, or agency or officer performing like functions, in the locality wherein such repossession or retaking occurred, give notice to such department, agency or officer of such repossession or retaking and thereafter and within twenty-four hours personally deliver or mail by special delivery first class mail to the nearest motor vehicle district office, (a) notice of such repossession or retaking in such form as the commissioner may require and (b) the number plates of such motor vehicle or motorcycle. Notice of such repossession or retaking, including the name and address of the person, firm or corporation repossessing or retaking the same, shall also be given within twenty-four hours thereof to the owner of such motor vehicle or motorcycle, either personally or by registered or certified mail directed to such owner at his last-known address. Unless the motor vehicle or motorcycle can be repossessed or retaken without breach of the peace, it shall be repossessed or retaken by legal process, but nothing herein contained shall be construed to authorize a violation of the criminal law.

Case 3:14-cv-01039-MEM Document 58-1 Filed 01/27/15 Page 26 of 47

MV-950 (2/08)



New York State Department of Motor Vehicles  
**AFFIRMATION OF REPOSSESSION AND BILL OF SALE**  
[www.nycdmv.com](http://www.nycdmv.com)

PAGE 1 OF 2

**INSTRUCTIONS:** Lenders must complete boxes ① ② ③ ④ ⑤. If Lender is selling vehicle, Purchaser information is required in boxes ⑥ ⑦.

**① VEHICLE DESCRIPTION (includes motor vehicle or motorcycle, manufactured home\* or boat\*)**

YEAR	MAKE	MODEL	STATE LAST REG	STATE LAST TITLED	PLATE NUMBER
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
VEHICLE IDENTIFICATION NUMBER [REDACTED]					

② LENDER			BORROWER		
Business Name	COMMUNITY BANK, N.A.		Last Name	FRED MILDRED KIRK COOPER FRANZ	
Number and Street Address	45-49 COURT ST.		Apt. No.	[REDACTED]	
City	State	ZIP Code	City	State	ZIP Code
CANTON	NY	11316117	[REDACTED]	[REDACTED]	[REDACTED]

The vehicle described above was repossessed in **PA** on **[REDACTED]** from the borrower who was in default of a security contract dated **[REDACTED]**. On **[REDACTED]**, **[REDACTED]** was authorized to sell the above vehicle (*if applicable*). (Month/Day/Year) (Auctioneer)  
 Section 425(1) of the Vehicle and Traffic Law requires that, when a motor vehicle or motorcycle is repossessed, proper notification must be provided to the parties listed below, within 24 hours.

(\*NOTE: This notification is not required when a manufactured home or boat is repossessed.)

③ PROPER NOTICE HAS BEEN GIVEN TO THE FOLLOWING PARTIES (list names and addresses):		Date Notified
Police Agency Name	Address	
DUBOIS STATE PD.	[REDACTED]	
Commissioner of Motor Vehicles (other Name of Motor Vehicles office involved)	Address	
Borrower/Current Owner Name (other than rentholder)	Address	
Other Name	Address	

Under the penalties of perjury, I affirm that I have complied with Section 425(1) of the New York State Vehicle and Traffic Law (see page 2) and/or any applicable laws in the state where the vehicle was repossessed, pertaining to the repossession of the vehicle described above. I further affirm that, if there are any other open perfected liens on the vehicle, and a lien release is not obtained, I have advised the purchaser of the outstanding liens on the vehicle.

**④ ODOMETER DISCLOSURE STATEMENT**

The odometer on the vehicle described above has (*check the appropriate box*):  6 digits  7 digits  8 digits, not including tenths. Federal and state laws require that the mileage of the vehicle described above be specified upon transfer of ownership. Failure to do so, or not telling the truth about mileage, may result in fines and/or imprisonment.

I, **COMMUNITY BANK, N.A.**, state that the odometer now reads **[REDACTED]** miles (do not include tenths of a mile)

Lender - Print Name In Full

and (one of the following statements must be checked):

1.  I certify that, to the best of my knowledge, this odometer reading reflects the "ACTUAL MILEAGE" as seen on the odometer of the vehicle described above.
2.  I certify that, to the best of my knowledge, the above-disclosed odometer reading "EXCEEDS MECHANICAL LIMITS". (The mileage is in excess of what the odometer is capable of recording.)
3.  I certify that, to the best of my knowledge, the above-disclosed odometer reading is "NOT THE ACTUAL MILEAGE. WARNING: ODOMETER DISCREPANCY."

**⑤ DAMAGE DISCLOSURE STATEMENT**

**IMPORTANT:** Making a false statement, or failure to accurately disclose the salvage status of a vehicle, may subject you to substantial civil fines, in addition to any penalties authorized by the Penal Law.

Check one box - I certify that, to the best of my knowledge, this vehicle  has been  has not been wrecked, destroyed or damaged to such an extent that the total estimate, or actual cost, of parts and labor to rebuild or reconstruct the vehicle to the condition it was in before an accident, and for legal operation on the road or highways, is more than 75% of the retail value of the vehicle at the time of loss. (Checking the "has been" box means the vehicle must have an anti-theft examination before being registered, and that the title issued will have the statement "Rebuilt Salvage: NY" on it.)

⑥ PURCHASER:		Lender Signature	Purchaser Signature
Print Last Name, First, M.I.		Price Paid	Date of Sale
Number and Street Address	Apt. No.	City	State ZIP Code

Case 3:14-cv-01039-MEM Document 58-1 Filed 01/27/15 Page 27 of 47

MV-950 (2/08)

PAGE 2 OF 2

**§ 425. Repossession of motor vehicle or motorcycle; garageman's lien; notice to police.** (1) Any person, firm or corporation, or agent, employee or representative thereof, repossessing or retaking a motor vehicle or motorcycle pursuant to the provisions of article nine of the uniform commercial code, or other authority of law, or any contract or agreement, shall, immediately following such repossession or retaking, personally appear at a station house or other office of the police department, or agency or officer performing like functions, in the locality wherein such repossession or retaking occurred, give notice to such department, agency or officer of such repossession or retaking and thereafter and within twenty-four hours personally deliver or mail by special delivery first class mail to the nearest motor vehicle district office, (a) notice of such repossession or retaking in such form as the commissioner may require and (b) the number plates of such motor vehicle or motorcycle. Notice of such repossession or retaking, including the name and address of the person, firm or corporation repossessing or retaking the same, shall also be given within twenty-four hours thereof to the owner of such motor vehicle or motorcycle, either personally or by registered or certified mail directed to such owner at his last-known address. Unless the motor vehicle or motorcycle can be repossessed or retaken without breach of the peace, it shall be repossessed or retaken by legal process, but nothing herein contained shall be construed to authorize a violation of the criminal law.

Case 3:14-cv-01039-MEM Document 58-1 Filed 01/27/15 Page 28 of 47

MV-950 (2000) New York State Department of Motor Vehicles  
AFFIRMATION OF REPOSSESSION AND BILL OF SALE  
www.nydot.gov PAGE 1 OF 2

**INSTRUCTIONS:** Please print clearly. All information required by law must be provided. If space is insufficient, attach additional sheet(s).

**6. VEHICLE DESCRIPTION (includes motor vehicle or motorcycle, manufactured home\* or boat\*)**

YEAR	MAKE	MODEL	STATE LAST REG.	STATE LAST TITLED	PLATE NUMBER
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

VEHICLE IDENTIFICATION NUMBER: [REDACTED]

**7. PURCHASER INFORMATION**

Business Name: <b>COMMUNITY BANK, N.Y.</b>	Last Name: [REDACTED]				
Number and Street Address: <b>45-49 COURT STREET</b>	Ap. No.: [REDACTED]				
City: <b>CANTON</b>	State: <b>NY</b>	ZIP Code: <b>13816-1117</b>	City: [REDACTED]	State: [REDACTED]	ZIP Code: [REDACTED]

The vehicle described above was repossessed in **PA** on **[REDACTED]** from the borrower who was in default of a security contract dated **1/2/00**. On **[REDACTED]** (Month/Day/Year), [REDACTED] was authorized to sell the above vehicle (*if applicable*). Section 425(1) of the Vehicle and Traffic Law requires that, when a motor vehicle or motorcycle is repossessed, proper notification must be provided to the parties listed below, within 24 hours.

**8. PROPER NOTICE HAS BEEN GIVEN TO THE FOLLOWING PARTIES (list names and addresses):**

Police Agency Name: <b>S</b>	Address: [REDACTED]	Date Notified: <b>RD</b>
Commercial Dealer of Motor Vehicles (Enter Name of Motor Vehicles Price Titled)	Address: [REDACTED]	
Borrower/Current Owner Name (Other than Lender)	Address: [REDACTED]	
Other Name: <b>MEYER</b>	Address: [REDACTED]	

Gader the penalties of perjury, I affirm that I have complied with Section 425(1) of the New York State Vehicle and Traffic Law (see page 2) and/or any applicable laws in the state where the vehicle was repossessed, pertaining to the repossession of the vehicle described above. I further affirm that, if there are any other open perfected liens on the vehicle, and a lien release is not obtained, I have advised the purchaser of the outstanding liens on the vehicle.

**9. ODOMETER DISCLOSURE STATEMENT**

The odometer on the vehicle described above has *(check the appropriate box)*: **NOT ACTUAL MILEAGE** **ACTUAL MILEAGE**, not including tenths. Federal and state laws require that the mileage of the vehicle described above be specified upon transfer of ownership. Failure to do so, or not telling the truth about mileage, may result in fines and/or imprisonment.

**10. COMMUNITY BANK, N.Y.** state that the odometer now reads **[REDACTED]** miles.  
 Under - Print Name in Full: **[REDACTED]** (Do not sign in the area of the red box)

and (one of the following statements must be checked):

- I certify that, to the best of my knowledge, this odometer reading reflects the "ACTUAL MILEAGE" as seen on the odometer of the vehicle described above.
- I certify that, to the best of my knowledge, the above disclosed odometer reading "EXCEEDS MECHANICAL LIMITS". (The mileage is in excess of what the odometer is capable of recording.)
- I certify that, to the best of my knowledge, the above disclosed odometer reading is "NOT THE ACTUAL MILEAGE. WARNING: ODOMETER DISCREPANCY."

**11. DAMAGE DISCLOSURE STATEMENT**

IMPORTANT: Making a false statement, or failure to accurately disclose the salvage status of a vehicle, may subject you to substantial civil fines. In addition to any penalties authorized by the Penal Law.

I certify that, to the best of my knowledge, this vehicle **[REDACTED]** has **[REDACTED]** been wrecked, destroyed or damaged to such an extent that the total estimate, or actual cost of parts and labor to rebuild or reconstruct the vehicle to the condition it was in before an accident, and for legal operation on the road or highway, is more than 75% of the retail value of the vehicle at the time of loss. (Checking the "has been" box means the vehicle must have an anti-theft examination before being registered, and that the title issued will have the statement "Rebuilt Salvage: NY" on it.)

**12. PURCHASER SIGNATURE**

Lender Signature: **[Signature]** Purchaser Signature: **[Signature]**

Print Last Name: **[REDACTED]** First M.I.: **[REDACTED]** Date of Sale: **[REDACTED]**

Number and Street Address: **[REDACTED]** Apt. No.: **[REDACTED]** City: **[REDACTED]** State: **[REDACTED]** ZIP Code: **[REDACTED]**

Confidential

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Case 3:14-cv-01039-MEM Document 58-1 Filed 01/27/15 Page 29 of 47

MV-850 (2/08)

PAGE 2 OF 2

§ 425. Repossession of motor vehicle or motorcycle; garnishment; notice to police. 1. Any person, firm or corporation, or agent, employee or representative thereof, repossessing or retaking a motor vehicle or motorcycle pursuant to the provisions of article nine of the uniform commercial code, or other authority of law, or any contract or agreement shall, immediately following such repossession or retaking, personally appear at a station house or other office of the police department, or agency or officer performing like functions, in the locality wherein such repossession or retaking occurred, give notice to such department, agency or officer of such repossession or retaking and thereafter, and within twenty-four hours personally deliver or mail by special delivery first class mail to the nearest motor vehicle district office, (a) notice of such repossession or retaking in such form as the commissioner may require and (b) the number plates of such motor vehicle or motorcycle. Notice of such repossession or retaking, including the name and address of the person, firm or corporation repossessing or retaking the same, shall also be given, within twenty-four hours thereof to the owner of such motor vehicle or motorcycle, either personally or by registered or certified mail directed to such owner at his last known address. Unless the motor vehicle or motorcycle can be repossessed or retaken without breach of the peace, it shall be repossessed or retaken by legal process, but nothing herein contained shall be construed to authorize a violation of the criminal law;

Case 3:14-cv-01039-MEM Document 58-1 Filed 01/27/15 Page 30 of 47

MV-960 (2/08)



New York State Department of Motor Vehicles  
**AFFIRMATION OF REPOSSESSION AND BILL OF SALE**  
[www.nysdmv.com](http://www.nysdmv.com)

PAGE 1 OF 2

**INSTRUCTIONS:** Lenders must complete boxes ① ② ③ ④ ⑤. If Lender is selling vehicle, Purchaser information is required in boxes ⑥ ⑦.

**1 VEHICLE DESCRIPTION (Includes motor vehicle or motorcycle, manufactured home\* or boat\*)**

YEAR	MAKE	MODEL	STATE LAST REG.	STATE LAST TITLED	PLATE NUMBER
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

VEHICLE IDENTIFICATION NUMBER

[REDACTED] 1 [REDACTED]

**2**

LENDER	BORROWER
Business Name COMMUNITY BANK, N.A.	Last Name, First M. [REDACTED]
Number and Street [REDACTED] STREET	Apt. No. [REDACTED]
City CANTON	Number and Street Address 300 DONALD F. C.
State N.Y.	City [REDACTED]
ZIP Code 13617	State [REDACTED]
ZIP Code 13617	ZIP Code [REDACTED]

The vehicle described above was repossessed in PA [REDACTED] (State) on 2/8/2011 from the borrower who was in default of a security contract dated 6/22/2009. On [REDACTED] (Month/Day/Year) [REDACTED] (Auctioneer) was authorized to sell the above vehicle (if applicable). Section 425(1) of the Vehicle and Traffic Law requires that, when a motor vehicle or motorcycle is repossessed, proper notification must be provided to the parties listed below, within 24 hours.

*(NOTE: This notification is not required when a manufactured home or boat is repossessed.)*

**3 PROPER NOTICE HAS BEEN GIVEN TO THE FOLLOWING PARTIES (list names and addresses):**

Police Agency Name [REDACTED]	Address [REDACTED]	Date Notified [REDACTED]
Commissioner of Motor Vehicles (enter Name of Motor Vehicles office notified)	Address [REDACTED]	[REDACTED]
Borrower/Current Owner Name (other than lessee)	Address [REDACTED]	2/8/2011
Other Name	Address [REDACTED]	[REDACTED]

Under the penalties of perjury, I affirm that I have complied with Section 425(1) of the New York State Vehicle and Traffic Law (see page 2) and/or any applicable laws in the state where the vehicle was repossessed, pertaining to the repossession of the vehicle described above. I further affirm that, if there are any other open perfected liens on the vehicle, and a lien release is not obtained, I have advised the purchaser of the outstanding liens on the vehicle.

*[Signature]* (Lender's Signature)

**4 ODOMETER DISCLOSURE STATEMENT**

The odometer on the vehicle described above has (check the appropriate box):  Actual;  Estimated;  7/8ths not including tenths. Federal and state laws require that the mileage of the vehicle described above be specified upon transfer of ownership. Failure to do so, or not telling the truth about mileage, may result in fines and/or imprisonment.

I, COMMUNITY BANK, N.A., state that the odometer now reads \_\_\_\_\_ miles

Lender - Print Name in Full

(do not include tenths of a mile)

and (one of the following statements must be checked):

- I certify that, to the best of my knowledge, this odometer reading reflects the "ACTUAL MILEAGE" as seen on the odometer of the vehicle described above.
- I certify that, to the best of my knowledge, the above-disclosed odometer reading "EXCEEDS MECHANICAL LIMITS". (The mileage is in excess of what the odometer is capable of recording.)
- I certify that, to the best of my knowledge, the above-disclosed odometer reading is "NOT THE ACTUAL MILEAGE. WARNING: ODOMETER DISCREPANCY."

**5 DAMAGE DISCLOSURE STATEMENT**

**IMPORTANT:** Making a false statement, or failure to accurately disclose the salvage status of a vehicle, may subject you to substantial civil fines, in addition to any penalties authorized by the Penal Law.

I certify that, to the best of my knowledge, this vehicle  has been  has not been wrecked, destroyed or damaged to such an extent that the total estimate, or actual cost, of parts and labor to rebuild or reconstruct the vehicle to the condition it was in before an accident, and for legal operation on the road or highways, is more than 75% of the retail value of the vehicle at the time of loss. (Checking the "has been" box means the vehicle must have an anti-theft examination before being registered, and that the title issued will have the statement "Rebuilt Salvage: NY" on it.)

**6 PURCHASER:**

Print Last Name,  
First M.I.

Number and  
Street Address

Purchaser Signature

[REDACTED]

Date of Sale

[REDACTED]

*Nunzi*

Case 3:14-cv-01039-MEM Document 58-1 Filed 01/27/15 Page 31 of 47

MV-950 (2/08)



New York State Department of Motor Vehicles  
**AFFIRMATION OF REPOSSESSION AND BILL OF SALE**  
[www.nysdmv.com](http://www.nysdmv.com)

PAGE 1 OF 2

**INSTRUCTIONS:** Lenders must complete boxes ① ② ③ ④ ⑤. If lender is selling vehicle, purchaser information is required in boxes ⑥ ⑦.

**1 VEHICLE DESCRIPTION (Includes motor vehicle or motorcycle, manufactured home\* or boat\*)**

YEAR	MAKE	MODEL	STATE LAST REG.	STATE LAST TITLED	PLATE NUMBER
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
VEHICLE IDENTIFICATION NUMBER [REDACTED]					

<b>2 LENDER'S INFORMATION</b>		<b>BORROWER'S INFORMATION</b>		
Business Name	COMMUNITY BANK, N.A.	Last Name, First M.I.	MIDDLE NAME, SUFFIX	
Number and Street Address	45-49 COURT STREET	Appl. No.	Number and Street Address	
City	CANTON	State ZIP Code	City	State ZIP Code

The vehicle described above was repossessed in PA on 2/9/2011 from the borrower who was in default of a security contract dated [REDACTED] On [REDACTED] was authorized to sell the above vehicle (if applicable). (Month/Day/Year) (Auctioneer) Section 425(1) of the Vehicle and Traffic Law requires that, when a motor vehicle or motorcycle is repossessed, proper notification must be provided to the parties listed below, within 24 hours.

(NOTE: This notification is not required when a manufactured home or boat is repossessed.)

<b>3 PROPER NOTICE HAS BEEN GIVEN TO THE FOLLOWING PARTIES (list names and addresses):</b>		Date Notified
Police Agency Name	Address	
LACKAWANNA PD	LACKAWANNA, PA	2/9/2011
Commissioner of Motor Vehicles (enter Name of Motor Vehicles office notified)	Address	
Borrower/Current Owner Name (other than lessee/lessor)	Address	
Other Name	Address	

Under the penalties of perjury, I affirm that I have complied with Section 425(1) of the New York State Vehicle and Traffic Law (see page 2) and/or any applicable laws in the state where the vehicle was repossessed, pertaining to the repossession of the vehicle described above. I further affirm that, if there are any other open perfected liens on the vehicle, and a lien release is not obtained, I have advised the purchaser of the outstanding items on the vehicle.

**4 ODOMETER DISCLOSURE STATEMENT**

The odometer on the vehicle described above has (check the appropriate box):  ACTUAL MILEAGE,  EXCEEDS MECHANICAL LIMITS, not including tenths. Federal and state laws require that the mileage of the vehicle described above be specified upon transfer of ownership. Failure to do so, or not telling the truth about mileage, may result in fines and/or imprisonment.

I, COMMUNITY BANK, N.A. state that the odometer now reads miles  
 Lender - Print Name in Full (do not include tenths of a mile)

and (one of the following statements must be checked):

- I certify that, to the best of my knowledge, this odometer reading reflects the "ACTUAL MILEAGE" as seen on the odometer of the vehicle described above.
- I certify that, to the best of my knowledge, the above-disclosed odometer reading "EXCEEDS MECHANICAL LIMITS". (The mileage is in excess of what the odometer is capable of recording.)
- I certify that, to the best of my knowledge, the above-disclosed odometer reading is "NOT THE ACTUAL MILEAGE. WARNING: ODOMETER DISCREPANCY."

**5 DAMAGE DISCLOSURE STATEMENT**

IMPORTANT: Making a false statement, or failure to accurately disclose the salvage status of a vehicle, may subject you to substantial civil fines, in addition to any penalties authorized by the Penal Law.

**CHECK ONE:** I certify that, to the best of my knowledge, this vehicle  has been  has not been wrecked, destroyed or damaged to such an extent that the total estimate, or actual cost, of parts and labor to rebuild or reconstruct the vehicle to the condition it was in before an accident, and for legal operation on the road or highways, is more than 75% of the retail value of the vehicle at the time of loss. (Checking the "has been" box means the vehicle must have an anti-theft examination before being registered, and that the title issued will have the statement "Rebuilt Salvage: NY" on it.)

<b>6 PURCHASER:</b> Print Last Name, First M.I.		Purchaser Signature		
Number and Street Address	Appl. No.	City	Price Paid	Date of Sale

Nunzi!

Case 3:14-cv-01039-MEM Document 58-1 Filed 01/27/15 Page 32 of 47

MV-950 (1/11)

New York State Department of Motor Vehicles

## AFFIRMATION OF REPOSSESSION AND BILL OF SALE

PAGE 1 OF 2

<b>INSTRUCTIONS:</b> Lender must complete boxes ① through ⑤. Buyer/selling vehicle purchaser information is required in boxes ⑥ through ⑩.																							
<b>① VEHICLE DESCRIPTION (Includes motor vehicle or motorcycle, manufactured home* or boat*)</b> YEAR      MAKE      MODEL      STATE/LANTRIC      STATE/LANTRIED      PLATE NUMBER [REDACTED]      [REDACTED]      [REDACTED]      [REDACTED]      [REDACTED]      [REDACTED]																							
VEHICLE IDENTIFICATION NUMBER: [REDACTED]																							
<b>② LENDER</b> Business Name: <b>COMMUNITY BANK, N.A.</b> Number and Street Address: <b>45-49 COURT ST PO BOX 509</b> City: <b>CANTON</b> State: <b>NY</b> ZIP Code: <b>13161-117</b>					<b>BORROWER</b> Last Name: <b>Hall, M.</b> Number and Street Address: <b>[REDACTED]</b> City: <b>[REDACTED]</b> State: <b>[REDACTED]</b> ZIP Code: <b>[REDACTED]</b>																		
The vehicle described above was repossessed in <b>PENNSYLVANIA</b> on <b>2/5/2013</b> from the borrower who was in default of a security contract dated <b>9/21/2010</b> . On <b>(Month/City/Year)</b> was authorized to sell the above vehicle ( <b>If applicable</b> ). (Auctioneer) Section 425(1) of the Vehicle and Traffic Law requires that, when a motor vehicle or motorcycle is repossessed, proper notification must be provided to the parties listed below, within 24 hours. <small>(NOTE: This notification is not required when a manufactured home or boat is repossessed.)</small>																							
<b>③ PROPER NOTICE HAS BEEN GIVEN TO THE FOLLOWING PARTIES (list names and addresses):</b> <table border="1"> <thead> <tr> <th></th> <th>Date Notified</th> </tr> </thead> <tbody> <tr> <td>Police Agency Name</td> <td>Address: <b>83 KEYSTONE IND PARK DUNMORE</b></td> <td>3/5/13</td> </tr> <tr> <td>Commissioner of Motor Vehicles (Senior Name of Motor Vehicles officer notified)</td> <td>Address: <b>[REDACTED]</b></td> <td></td> </tr> <tr> <td>Borrower/Current Owner Name (other than Vendor/lessor)</td> <td>Address: <b>[REDACTED]</b></td> <td></td> </tr> <tr> <td>Other Name</td> <td>Address: <b>[REDACTED]</b></td> <td></td> </tr> </tbody> </table>											Date Notified	Police Agency Name	Address: <b>83 KEYSTONE IND PARK DUNMORE</b>	3/5/13	Commissioner of Motor Vehicles (Senior Name of Motor Vehicles officer notified)	Address: <b>[REDACTED]</b>		Borrower/Current Owner Name (other than Vendor/lessor)	Address: <b>[REDACTED]</b>		Other Name	Address: <b>[REDACTED]</b>	
	Date Notified																						
Police Agency Name	Address: <b>83 KEYSTONE IND PARK DUNMORE</b>	3/5/13																					
Commissioner of Motor Vehicles (Senior Name of Motor Vehicles officer notified)	Address: <b>[REDACTED]</b>																						
Borrower/Current Owner Name (other than Vendor/lessor)	Address: <b>[REDACTED]</b>																						
Other Name	Address: <b>[REDACTED]</b>																						
Under the penalties of perjury, I affirm that I have complied with Section 425(1) of the New York State Vehicle and Traffic Law (see page 2) and/or any applicable laws in the state where the vehicle was repossessed, pertaining to the repossession of the vehicle described above. I further affirm that, if there are any other open perfected liens on the vehicle, and a lien release is not obtained, I have advised the purchaser of the outstanding liens on the vehicle. <b>[Signature]</b>																							
<b>④ ODOMETER DISCLOSURE STATEMENT</b> The odometer on the vehicle described above has (check the appropriate box): <input checked="" type="checkbox"/> 0 digits, <input type="checkbox"/> 1 digit, <input type="checkbox"/> 2 digits, not including tenth(s). Federal and state laws require that the mileage of the vehicle described above be specified upon transfer of ownership. Failure to do so, or not telling the truth about mileage, may result in fines and/or imprisonment. I, <b>COMMUNITY BANK, N.A.</b> , state that the odometer now reads <b>_____ miles</b> (do not include tenths of miles) <small>Lender - Print Name in Full</small>																							
and one of the following statements must be checked: 1. <input type="checkbox"/> I certify that, to the best of my knowledge, this odometer reading reflects the "ACTUAL MILEAGE" as seen on the odometer of the vehicle described above. 2. <input type="checkbox"/> I certify that, to the best of my knowledge, the above-disclosed odometer reading "EXCEEDS MECHANICAL LIMITS". (The mileage is in excess of what the odometer is capable of recording.) 3. <input type="checkbox"/> I certify that, to the best of my knowledge, the above-disclosed odometer reading is "NOT THE ACTUAL MILEAGE. WARNING: ODOMETER DISCREPANCY."																							
<b>⑤ DAMAGE DISCLOSURE STATEMENT</b> IMPORTANT: Making a false statement, or failure to accurately disclose, the salvage status of a vehicle, may subject you to substantial civil fines, in addition to any penalties authorized by the Penal Law. Check one box. I certify that, to the best of my knowledge, this vehicle: <input checked="" type="checkbox"/> has been <input type="checkbox"/> has not been wrecked, destroyed or damaged to such an extent that the total estimate, or actual cost, of parts and labor to repair or reconstruct the vehicle to the condition it was in before an accident, and for legal operation on the road or highway, is more than 75% of the retail value of the vehicle at the time of loss. (Checking the "has been" box means the vehicle must have an auto shop examination before being registered, and that the title issued will have the statement "Rebuilt Salvage; NY" on it.)																							
<b>⑥ PURCHASER:</b> Print Last Name, First, MI. Number and Street Address					Lender Signature _____ Purchaser Signature _____																		
					Apartment No.	City	State	ZIP Code	Date of Sale														

Case 3:14-cv-01039-MEM Document 58-1 Filed 01/27/15 Page 33 of 47

MV-930 (7/1)

PAGE 2 OF 2

§ 475. Repossession of motor vehicle or motorcycle; garnishment; notice to police. 1. Any person, firm or corporation, or agent, employee or representative thereof, repossessing or retaking a motor vehicle or motorcycle pursuant to the provisions of article nine of the uniform commercial code, or other authority of law, or any contract or agreement, shall, immediately following such repossession or retaking, personally appear at a station house or other office of the police department, or agency or officer performing like functions, in the locality wherein such repossession or retaking occurred, give notice to such department, agency or officer of such repossession or retaking and thereafter and within twenty-four hours personally deliver or mail by special delivery first class mail to the nearest motor vehicle district office, (a) notice of such repossession or retaking in such form as the commissioner may require and (b) the number plates of such motor vehicle or motorcycle. Notice of such repossession or retaking, including the name and address of the person, firm or corporation repossessing or retaking the same, shall also be given within twenty-four hours thereof to the owner of such motor vehicle or motorcycle, either personally or by registered or certified mail directed to such owner at his last-known address. Unless the motor vehicle or motorcycle can be repossessed or retaken without breach of the peace, it shall be repossessed or retaken by legal process, but nothing herein contained shall be construed to authorize a violation of the criminal law.

Case 3:14-cv-01039-MEM Document 58-1 Filed 01/27/15 Page 34 of 47

MV-950 (1/11) New York State Department of Motor Vehicles  
AFFIRMATION OF REPOSSESSION AND BILL OF SALE  
[www.dmv.ny.gov](http://www.dmv.ny.gov) PAGE 1 OF 2

**INSTRUCTIONS:** Lenders must complete items ① through ④. If lender is selling vehicle, purchase information is required in items ⑤ through ⑩.

**① VEHICLE DESCRIPTION (Includes motor vehicle or motorcycle, manufactured truck or boat\*)**

YEAR	MAKE	MODEL	STATE LAST REG	STATE LAST INDEXED	PLATE NUMBER
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

VEHICLE IDENTIFICATION NUMBER: [REDACTED]

**② LENDER INFORMATION**

Business Name: COMMUNITY BANK, N.A.	Last Name, First M.I.: [REDACTED]
Number and Street Address: 45-49 COURT ST PO BOX 509	Apn. No.: [REDACTED]
City: CANTON	Block and Street Address: 1525 N WASHINGTON
State: NY	City: [REDACTED]
ZIP Code: 13316	State: [REDACTED]
ZIP Code: 13316	ZIP Code: [REDACTED]

The vehicle described above was repossessed in PENNSYLVANIA on 3/20/2013 from the borrower who was in default of a security contract dated 2/8/2011. On [REDACTED] (Month/Day/Year) (Accrued)

authorized to sell the above vehicle (if applicable). Section 425(1) of the Vehicle and Traffic Law requires that, when a motor vehicle or motorcycle is repossessed, proper notification must be provided to the parties listed below, within 24 hours.

(NOTE: This notification is not required when the manufacturer name or logo is repossessed.)

**③ PROPER NOTICE HAS BEEN GIVEN TO THE FOLLOWING PARTIES (list names and addresses):**

Police Authority Name: [REDACTED]	Address: [REDACTED]	Date Notified: [REDACTED]
Commissioner of Motor Vehicles (Under Name of Motor Vehicle Office Notified): [REDACTED]	Address: [REDACTED]	Date Notified: [REDACTED]
Borrower/Current Owner Name (other than Lender): [REDACTED]	Address: [REDACTED]	Date Notified: 3/20/2013
Other Name: [REDACTED]	Address: [REDACTED]	Date Notified: [REDACTED]

Under the penalties of perjury, I affirm that I have complied with Section 425(1) of the New York State Vehicle and Traffic Law (see page 2) and/or any applicable laws in the state where the vehicle was repossessed, pertaining to the repossession of the vehicle described above. I further affirm that, if there are any other open perfected liens on the vehicle, and a lien release is not obtained, I have advised the purchaser of the outstanding liens on the vehicle.

**④ ODOMETER DISCLOSURE STATEMENT**

The odometer on the vehicle described above has  checked the appropriate box:  5 digits  6 digits  7 digits, not including tenths. Federal and state laws require that the mileage of the vehicle described above be specified upon transfer of ownership. Failure to do so, or not telling the truth about mileage, may result in fines and/or imprisonment.

1. COMMUNITY BANK, N.A. states that the odometer now reads [REDACTED] miles  
(Lender's Signature)  
(Lender - Print Name in Full) (do not include tenths of a mile)

and one of the following statements must be checked:

- I certify that, to the best of my knowledge, this odometer reading reflects the "ACTUAL MILEAGE" as seen on the odometer of the vehicle described above.
- I certify that, to the best of my knowledge, the above-disclosed odometer reading "EXCEEDS MECHANICAL LIMITS". (The mileage is in excess of what the odometer is capable of recording.)
- I certify that, to the best of my knowledge, the above-disclosed odometer reading is "NOT THE ACTUAL MILEAGE. WARNING: ODOMETER DISCREPANCY."

**⑤ DAMAGE DISCLOSURE STATEMENT**

(IMPORTANT) Making a false statement, or failure to accurately disclose the salvage status of a vehicle, may subject you to substantial civil fines, in addition to any penalties authorized by the Penal Law.

I certify that, to the best of my knowledge, this vehicle  has been  has not been wrecked, destroyed or damaged to such an extent that the total estimate, or actual cost, of parts and labor to rebuild or reconstruct the vehicle to the condition it was in before an accident, end for legal operation on the road or highways, is more than 75% of the retail value of the vehicle at the time of loss. (Checking the "has been" box means the vehicle must have an anti-theft examination before being registered, and that the title issued will have the statement "Rebuilt Salvage: NY" on it.)

Lender Signature \_\_\_\_\_ Purchaser Signature \_\_\_\_\_

**PURCHASER:**

First Last Name: [REDACTED]	Adm. No.: [REDACTED]	Phone No.: [REDACTED]	Date of Sale: [REDACTED]
Firm Name: [REDACTED]	City: [REDACTED]	State: [REDACTED]	ZIP Code: [REDACTED]
Number and Street Address: [REDACTED]			

Case 3:14-cv-01039-MEM Document 58-1 Filed 01/27/15 Page 35 of 47

MV-950 (1/11)

PAGE 2 OF 2

§ 426. Repossession of motor vehicle or motorcycle; garageman's lien; notice to police. I. Any person, firm or corporation, or agent, employee or representative thereof, repossessing or retaking a motor vehicle or motorcycle pursuant to the provisions of article nine of the uniform commercial code, or other authority of law, or any contract or agreement, shall, immediately following such repossession or retaking, personally appear at a station house or other office of the police department, or agency or officer performing like functions, in the locality wherein such repossession or retaking occurred, give notice to such department, agency or officer of such repossession or retaking and thereafter and within twenty-four hours personally deliver or mail by special delivery first class mail to the nearest motor vehicle district office, (1) notice of such repossession or retaking in such form as the commissioner may require and (2) the number plates of such motor vehicle or motorcycle. Notice of such repossession or retaking, including the name and address of the person, firm or corporation repossessing or retaking the same, shall also be given within twenty-four hours thereof to the owner of such motor vehicle or motorcycle, either personally or by registered or certified mail directed to such owner at his last-known address. Unless the motor vehicle or motorcycle can be repossessed or retaken without breach of the peace, it shall be repossessed or retaken by legal process, but nothing herein contained shall be construed to authorize a violation of the criminal law.

Case 3:14-cv-01039-MEM Document 58-1 Filed 01/27/15 Page 36 of 47

MV-950 (1/11)



New York State Department of Motor Vehicles  
**AFFIRMATION OF REPOSSESSION AND BILL OF SALE**  
[www.dmv.ny.gov](http://www.dmv.ny.gov)

PAGE 1 OF 2

**INSTRUCTIONS:** Lenders must complete boxes ① through ④. If lender is selling vehicle, purchaser information is required in boxes ⑤ through ⑧.

**① VEHICLE DESCRIPTION (Includes motor vehicle or motorcycle, manufactured home\* or boat\*)**

YEAR	MAKE	MODEL	STATE LAST REG	STATE LAST TITLE	PLATE NUMBER
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

VEHICLE IDENTIFICATION NUMBER: [REDACTED]

**② LENDER**

Business Name	COMMUNITY BANK, N.A.	Last Name	[REDACTED]
Number and Street Address	45-49 COURT ST PO BOX 509	Apartment No.	[REDACTED]
City	NY	State ZIP Code	CITY ZIP CODE
CANTON		[REDACTED]	

The vehicle described above was repossessed in PENNSYLVANIA on [REDACTED] from the borrower who was in default (State).

of a security contract dated: 8/1/2011 On [REDACTED] (Month/Day/Year) [REDACTED] (Auctioneer)

authorized to sell the above vehicle (if applicable). Section 425(1) of the Vehicle and Traffic Law requires that, when a motor vehicle or motorcycle is repossessed, proper notification must be provided to the parties listed below, within 24 hours.

(NOTE: This notification is not required when a manufactured home or boat is repossessed.)

**③ PROPER NOTICE HAS BEEN GIVEN TO THE FOLLOWING PARTIES (list names and addresses):**

Police Agency Name	Address	Date Notified
Commissioner of Motor Vehicles (enter Name of Motor Vehicle office notified)	Address	[REDACTED]
Borrower/Current Owner Name (Institution Controlled)	Name	[REDACTED]
Other Name	Name	[REDACTED]

Under the penalties of perjury, I affirm that I have complied with Section 425(1) of the New York State Vehicle and Traffic Law (see page 2) and/or any applicable laws in the state where the vehicle was repossessed, pertaining to the repossession of the vehicle described above. I further affirm that, if there are any other open perfected liens on the vehicle, and a lien release is not obtained, I have advised the purchaser of the outstanding liens on the vehicle.

**④ ODOMETER DISCLOSURE STATEMENT**

The odometer on the vehicle described above has (check the appropriate box):  5 digits,  6 digits,  7 digits, not including tenths. Federal and state laws require that the mileage of the vehicle described above be specified upon transfer of ownership. Failure to do so, or not telling the truth about mileage, may result in fines and/or imprisonment.

I, COMMUNITY BANK, N.A., state that the odometer now reads [REDACTED] miles (do not include miles of miles)

and (one of the following statements must be checked):

- I certify that, to the best of my knowledge, this odometer reading reflects the "ACTUAL MILEAGE" as seen on the odometer of the vehicle described above.
- I certify that, to the best of my knowledge, the above disclosed odometer reading "EXCEEDS MECHANICAL LIMITS". (The mileage is in excess of what the odometer is capable of recording.)
- I certify that, to the best of my knowledge, the above disclosed odometer reading is "NOT THE ACTUAL MILEAGE. WARNING: ODOMETER DISCREPANCY."

**⑤ DAMAGE DISCLOSURE STATEMENT**

**IMPORTANT:** Making a false statement, or failure to accurately disclose the salvage status of a vehicle, may subject you to substantial civil fines, in addition to any penalties authorized by the Penal Law.

Check one box. I certify that, to the best of my knowledge, this vehicle  has been  has not been wrecked, destroyed or damaged to such an extent that the total estimate, or actual cost, of parts and labor to rebuild or reconstruct the vehicle to the condition it was in before the accident, and for legal operation on the road or highways, is more than 75% of the retail value of the vehicle at the time of loss. (Checking the "has been" box means the vehicle must have an anti-theft examination before being registered, and that the title issued will have the statement "Rebuilt Salvage: NY" on it.)

**⑥ PURCHASER:**

Print Last Name, First, M.I.	Price Paid	Date of Sale	
Number and Street Address	Apartment No.	City	State ZIP Code

Case 3:14-cv-01039-MEM Document 58-1 Filed 01/27/15 Page 37 of 47

MV-550 (1/11)



New York State Department of Motor Vehicles  
**AFFIRMATION OF REPOSSESSION AND BILL OF SALE**  
[www.dmv.ny.gov](http://www.dmv.ny.gov)

PAGE 1 OF 2

**INSTRUCTIONS** ➤ Lenders must complete boxes ① ② ③ ④ ⑤ If Lender is selling vehicle, Purchaser information is required in boxes ⑥ ⑦

**① VEHICLE DESCRIPTION (includes motor vehicle or motorcycle, manufactured home\* or boat\*)**

YEAR	MAKE	MODEL	STATE LAST REG	STATE LAST TITLED	PLATE NUMBER
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

VEHICLE IDENTIFICATION NUMBER

**②**

<b>LENDER</b>		<b>BORROWER</b>	
Business Name	COMMUNITY BANK, N.A.	Last Name, First M.	[REDACTED]
Number and Street Address	45-49 COURT ST PO BOX 509	Apt. No.	[REDACTED]
City	NY	State ZIP Code	NY 13161-117

The vehicle described above was repossessed in **PENNSYLVANIA** on [REDACTED] from the borrower who was in default (State) [REDACTED]

of a security contract dated **7/11/2012**. On [REDACTED] (Month/Day/Year) was authorized to sell the above vehicle (if applicable).

Section 425(1) of the Vehicle and Traffic Law requires that, when a motor vehicle or motorcycle is repossessed, proper notification must be provided to the parties listed below, within 24 hours.

(NOTE: This notification is not required when a manufactured home or boat is repossessed.)

**③ PROPER NOTICE HAS BEEN GIVEN TO THE FOLLOWING PARTIES (list names and addresses):**

Police Agency Name	Address	Date Notified
PLATTSBURGH POLICE DEPARTMENT	34 [REDACTED] PLATTSBURGH, NY 12901	7/11/12
Commissioner of Motor Vehicles (enter Name of Motor Vehicles office notified)	Address	
Borrower/Current Owner Name (other than lender) [REDACTED]	Address	
Other Name	Address	

Under the penalties of perjury, I affirm that I have complied with Section 425(1) of the New York State Vehicle and Traffic Law (see page 2) and/or any applicable laws in the state where the vehicle was repossessed, pertaining to the repossession of the vehicle described above. I further affirm that, if there are any other open perfected liens on the vehicle, and a lien release is not obtained, I have advised the purchaser of the outstanding liens on the vehicle.

**④ ODOMETER DISCLOSURE STATEMENT**

The odometer on the vehicle described above has (check the appropriate box):  5 digits,  6 digits,  7 digits, not including tenths. Federal and state laws require that the mileage of the vehicle described above be specified upon transfer of ownership. Failure to do so, or not telling the truth about mileage, may result in fines and/or imprisonment.

I, **COMMUNITY BANK, N.A.**, state that the odometer now reads [REDACTED] miles (do not include tenths of a mile)

and (one of the following statements must be checked):

- I certify that, to the best of my knowledge, this odometer reading reflects the "ACTUAL MILEAGE" as seen on the odometer of the vehicle described above.
- I certify that, to the best of my knowledge, the above-disclosed odometer reading "EXCEEDS MECHANICAL LIMITS". (The mileage is in excess of what the odometer is capable of recording.)
- I certify that, to the best of my knowledge, the above-disclosed odometer reading is "NOT THE ACTUAL MILEAGE. WARNING: ODOMETER DISCREPANCY."

**⑤ DAMAGE DISCLOSURE STATEMENT**

**IMPORTANT:** Making a false statement, or failure to accurately disclose the salvage status of a vehicle, may subject you to substantial civil fines, in addition to any penalties authorized by the Penal Law.

**Check one box:** I certify that, to the best of my knowledge, this vehicle  has been  has not been wrecked, destroyed or damaged to such an extent that the total estimate, or actual cost, of parts and labor to rebuild or reconstruct the vehicle to the condition it was in before an accident, and for legal operation on the road or highways, is more than 75% of the retail value of the vehicle at the time of loss. (Checking the "has been" box means the vehicle must have an anti-theft examination before being registered, and that the title issued will have the statement "Rebuilt Salvage: NY" on it.)

**⑥ PURCHASER:**

Print Last Name, First M.I.  
 Number and Street Address

Lender Signature

Purchaser Signature

Print Last Name, First M.I.	Apt. No.	City	Price Paid	Date of Sale
Number and Street Address				

Case 3:14-cv-01039-MEM Document 58-1 Filed 01/27/15 Page 38 of 47

MV-980 (1/11)



New York State Department of Motor Vehicles  
**AFFIRMATION OF REPOSSESSION AND BILL OF SALE**  
[www.dmv.ny.gov](http://www.dmv.ny.gov)

PAGE 1 OF 2

**INSTRUCTIONS:** Underlined must complete boxes. **(1) (2) (3) (4)** Lender is selling vehicle; purchaser information is required if noted. **(5) (6)**

**① VEHICLE DESCRIPTION (Includes motor vehicle or motorcycle, manufactured home\* or boat):**

YEAR	MAKE	MODEL	STATE LAST REG.	STATE LAST TITLED	PLATE NUMBER
2008	SUZUKI	BLAZER			

VEHICLE IDENTIFICATION NUMBER [REDACTED]

<b>② REPOSSessOR (LENDER):</b>			<b>BORROWER:</b>		
Business Name COMMUNITY BANK, N.A.	Address	Last Name First M.I. DOB	Address	City	State ZIP Code
Number and Street Address 45-49 COURT ST PO BOX 509	Apt. No.	Number and Street Address 51 CANTON	Apt. No.	City	State ZIP Code
City CANTON	State NY	ZIP Code 11316	ZIP Code 117		

The vehicle described above was repossessed in **PENNSYLVANIA** on **[REDACTED]** from the borrower who was in default of a security contract dated **8/9/2010**. On **[REDACTED]** (Month/Day/Year) was authorized to sell the above vehicle (if applicable). (Auctioneer) Section 425(1) of the Vehicle and Traffic Law requires that, when a motor vehicle or motorcycle is repossessed, proper notification must be provided to the parties listed below, within 24 hours.

**[NOTE: This notification is not required when a manufactured home or boat is repossessed.]**

**③ PROPER NOTICE HAS BEEN GIVEN TO THE FOLLOWING PARTIES (list names and addresses):**

<b>HARRISVILLE TWP POLICE DEPARTMENT</b>		Date Notified
Police Agency Name	Address	[REDACTED]
Commissioner of Motor Vehicles (color name) of Motor Vehicle (signature not required)	Address	[REDACTED]
Borrower/Current Owner Name (other than Repossessor)	Audited	[REDACTED]
Other Name	Address	[REDACTED]

Under the penalties of perjury, I affirm that I have complied with Section 425(1) of the New York State Vehicle and Traffic Law (see page 2) and/or any applicable laws in the state where the vehicle was repossessed, pertaining to the repossession of the vehicle described above. I further affirm that, if there are any other open perfected liens on the vehicle, and a lien release is not obtained, I have advised the purchaser of the outstanding liens on the vehicle.

**④ ODOMETER DISCLOSURE STATEMENT**

The odometer on the vehicle described above has (check the appropriate box):  5 digits  6 digits  7 digits, not including tenths. Federal and state laws require that the mileage of the vehicle described above be specified upon transfer of ownership. Failure to do so, or not telling the truth about mileage, may result in fines and/or imprisonment.

I, **COMMUNITY BANK, N.A.**, state that the odometer now reads **[REDACTED]** miles

Lender - Print Name In Full

No subjective limit of miles

and one of the following statements must be checked:

1.  I certify that, to the best of my knowledge, this odometer reading reflects the "ACTUAL MILEAGE" as seen on the odometer of the vehicle described above.
2.  I certify that, to the best of my knowledge, the above disclosed odometer reading "EXCEEDS MECHANICAL LIMITS". (The mileage is in excess of what the odometer is capable of recording.)
3.  I certify that, to the best of my knowledge, the above disclosed odometer reading is "NOT THE ACTUAL MILEAGE. WARNING: ODOMETER DISCREPANCY."

**⑤ DAMAGE DISCLOSURE STATEMENT**

**IMPORTANT: Making a false statement, or failure to accurately disclose the salvage status of a vehicle, may subject you to substantial civil fines, in addition to any penalties authorized by the Penal Law.**

**Check one box:** I certify that, to the best of my knowledge, this vehicle  has been  has not been wrecked, destroyed or damaged to such an extent that the total cost, or actual cost, of parts and labor to rebuild or reconstruct the vehicle to its condition it was in before an accident, and for legal operation on the road or highways, is more than 75% of the retail value of the vehicle at the time of loss. (Checking the "has been" box means the vehicle must have an initial examination before being registered, and that the title issued will have the statement "Rebuilt Salvage: NY" on it.)

Lender Signature		Purchaser Signature	
Print Last Name, First M.I.		Print Last Name, First M.I.	Date of Sale
Number and Street Address	PO#	Cty	State ZIP Code

Case 3:14-cv-01039-MEM Document 58-1 Filed 01/27/15 Page 39 of 47

MV-880 (1/1)

PAGE 2 OF 2

§ 425. Repossession of motor vehicle or motorcycle; garnisseur's item; notice to police. 1. Any person, firm or corporation, or agent, employee or representative thereof, repossessing or retaking a motor vehicle or motorcycle pursuant to the provisions of article nine of the uniform commercial code, or other authority of law, or any contract or agreement, shall, immediately following such repossession or retaking, personally appear at a station, house or other office of the police department, or agency or officer performing like functions, in the locality wherein such repossession or retaking occurred, give notice to such department, agency or officer of such repossession or retaking and thereafter and within twenty-four hours personally deliver or mail by special delivery first class mail to the nearest motor vehicle district office, (a) notice of such repossession or retaking in such form as the commissioner may require and (b) the number plates of such motor vehicle or motorcycle. Notice of such repossession or retaking, including the name and address of the person, firm or corporation repossessing or retaking the same, shall also be given within twenty-four hours thereof to the owner of such motor vehicle or motorcycle, either personally or by registered or certified mail directed to such owner at his last-known address. Unless the motor vehicle or motorcycle can be repossessed or retaken without breach of the peace, it shall be repossessed or retaken by legal process, but nothing herein contained shall be construed to authorize a violation of the criminal law.



Case 3:14-cv-01039-MEM Document 58-1 Filed 01/27/15 Page 40 of 47

MV-250 (1/11)



New York State Department of Motor Vehicles  
**AFFIRMATION OF REPOSSESSION AND BILL OF SALE**  
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PAGE 1 OF 2

**INSTRUCTIONS:** Lenders must complete boxes ① through ④. If lender is selling vehicle, Purchaser information is required in Boxes ⑤ through ⑧.

**① VEHICLE DESCRIPTION (Includes motor vehicle or motorcycle, manufactured home\* or boat\*)**

YEAR	MAKE	MODEL	STATE LAST REG	STATE LAST TITLED	PLATE NUMBER
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
VEHICLE IDENTIFICATION NUMBER [REDACTED]					

②

LENDER			BORROWER		
Business Name	Community Bank, N.A.	Address	Last Name	First M.	Social Security No.
Number and Street Address	45-49 COURT ST PO BOX 509	Apt. No.	Number and Street Address	Apartment No.	
CITY	NY	ZIP Code	CITY	ZIP Code	
CANTON	13161117				

The vehicle described above was repossessed in **PENNSYLVANIA** on [REDACTED] from the borrower who was in default.

(State)

was

of a security contract dated **12/05/2012**. On **[REDACTED]** (Month/Year) (Anchored)

authorized to sell the above vehicle (if applicable). Section 425(1) of the Vehicle and Traffic Law requires that, when a motor vehicle or motorcycle is repossessed, proper notification must be provided to the parties listed below, within 24 hours.

(NOTE: This notification is not required when a manufactured home or boat is repossessed.)

<b>③ PROPER NOTICE HAS BEEN GIVEN TO THE FOLLOWING PARTIES (list names and addresses):</b>		Date Notified
Police Agency Name	Address	[REDACTED]
Debt Collector Name	Address	[REDACTED]
Department of Motor Vehicles (Enter Name of Motor Vehicles Office notified)	Address	[REDACTED]
Borrower/Current Owner Name	Address	[REDACTED]
Other Name (Indicate if different)	Address	[REDACTED]
Other Name	Address	[REDACTED]

Under the penalties of perjury, I affirm that I have complied with Section 425(1) of the New York State Vehicle and Traffic Law (see page 2) and/or any applicable laws in the state where the vehicle was repossessed, pertaining to the repossession of the vehicle described above. I further affirm that, if there are any other open perfected liens on the vehicle, and a lien release is not obtained, I have advised the purchaser of the outstanding liens on the vehicle.

**④ ODOMETER DISCLOSURE STATEMENT**

The odometer on the vehicle described above has (check the appropriate box):  5 digits;  6 digits;  7 digits; not including tenths. Federal and state laws require that the mileage of the vehicle described above be specified upon transfer of ownership. Failure to do so, or not telling the truth about mileage, may result in fines and/or imprisonment.

I, **COMMUNITY BANK, N.A.** [REDACTED] state that the odometer now reads **[REDACTED]** miles (do not include tenths of a mile)

and (one of the following statements must be checked):

- I certify that, to the best of my knowledge, this odometer reading reflects the "ACTUAL MILEAGE" as seen on the odometer of the vehicle described above.
- I certify that, to the best of my knowledge, the above disclosed odometer reading "EXCEEDS MECHANICAL LIMITS". (The mileage is in excess of what the odometer is capable of recording.)
- I certify that, to the best of my knowledge, the above disclosed odometer reading is "NOT THE ACTUAL MILEAGE. WARNING: ODOMETER DISCREPANCY."

**⑤ DAMAGE DISCLOSURE STATEMENT**

**IMPORTANT:** Making a false statement, or failure to accurately disclose the salvage status of a vehicle, may subject you to substantial civil fines, in addition to any penalties authorized by the Penal Law.

Check one box: I certify that, to the best of my knowledge, this vehicle  has been  has not been wrecked, destroyed or damaged to such an extent that the total estimate, or actual cost, of parts and labor to rebuild or reconstruct the vehicle to the condition it was in before the accident, and the legal operation on the road or highways, is more than 75% of the retail value of the vehicle at the time of loss. (Checking the "has been" box means the vehicle must have an auto theft examination before being registered, and that the title issued will have the statement "Rebuilt Salvage: NY" on it.)

**⑥ PURCHASER:**

Print Last Name, First M.I.	Avl. No.	Price Paid	Date of Sale
Number and Street Address	City	State	ZIP Code

Case 3:14-cv-01039-MEM Document 58-1 Filed 01/27/15 Page 41 of 47

MV-450 (1/11)

PAGE 2 OF 2

§ 425. Repossession of motor vehicle or motorcycle; garneman's lien; notice to police. 1. Any person, firm or corporation, or agent, employee or representative thereof, repossessing or retaking a motor vehicle or motorcycle pursuant to the provisions of article nine of the uniform commercial code, or other authority of law, or any contract or agreement, shall, immediately following such repossession or retaking, personally appear at a station, bureau or other office of the police department, or agency or officer performing like functions, in the locality wherein such repossession or retaking occurred, give notice to such department, agency or officer of such repossession or retaking and thereafter and within twenty-four hours personally deliver or mail by special delivery first class mail to the nearest motor vehicle district office, (a) notice of such repossession or retaking in such form as the commissioner may require and (b) the number plates of such motor vehicle or motorcycle. Notice of such repossession or retaking, including the name and address of the person, firm or corporation repossessing or retaking the same, shall also be given within twenty-four hours thereof to the owner of such motor vehicle or motorcycle, either personally or by registered or certified mail directed to such owner at his last known address. Unless the motor vehicle or motorcycle can be repurchased or retaken without breach of the peace, it shall be reposessed or retaken by legal process, but nothing herein contained shall be construed to authorize a violation of the criminal law.



Case 3:14-cv-01039-MEM Document 58-1 Filed 01/27/15 Page 42 of 47

MV-850 (2/08)

PAGE 2 OF 2

§ 425. Repossession of motor vehicle or motorcycle; garnishment's lien; notice to police. 1. Any person, firm or corporation, or agent, employee or representative thereof, repossessing or retaking a motor vehicle or motorcycle pursuant to the provisions of article nine of the uniform commercial code, or other authority of law, or any contract or agreement, shall, immediately following such repossession or retaking, personally appear at a station house or other office of the police department, or agency or officer performing like functions, in the locality wherein such repossession or retaking occurred, give notice to such department, agency or officer of such repossession or retaking and thereafter and within twenty-four hours personally deliver or mail by special delivery first class mail to the nearest motor vehicle district office, (a) notice of such repossession or retaking in such form as the commissioner may require and (b) the number plates of such motor vehicle or motorcycle. Notice of such repossession or retaking, including the name and address of the person, firm or corporation repossessing or retaking the same, shall also be given within twenty-four hours thereof to the owner of such motor vehicle or motorcycle, either personally or by registered or certified mail directed to such owner at his last-known address. Unless the motor vehicle or motorcycle can be repossessed or retaken without breach of the peace, it shall be repossessed or retaken by legal process, but nothing herein contained shall be construed to authorize a violation of the criminal law.

Case 3:14-cv-01039-MEM Document 58-1 Filed 01/27/15 Page 43 of 47

MV-850 (2/08) New York State Department of Motor Vehicles  
 AFFIRMATION OF REPOSSESSION AND BILL OF SALE  
[www.nydmv.com](http://www.nydmv.com)

PAGE 1 OF 2

**INSTRUCTIONS:** Lender must complete boxes ① through ⑤. If Lender is not the original owner, Lender must sign in box ③. Purchaser must sign in box ⑥.

**1 VEHICLE DESCRIPTION (Includes motor vehicle or motorcycle, manufactured home\* or boat\*)**

YEAR	MAKE	MODEL	STATE LAST REG.	STATE LAST TITLED	PLATE NUMBER
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

VEHICLE IDENTIFICATION NUMBER: [REDACTED]

**2 LENDER INFORMATION**

Business Name <b>COMMUNITY BANK, N.A.</b>	Last Name, First, M.I. <b>J. Smith</b>	
Number and Street Address <b>45-49 COURT STREET</b>	Apt. No. <b>1</b>	
City <b>CANTON</b>	State <b>NY</b>	ZIP Code <b>13641-2</b>

Number and Street Address <b>[REDACTED]</b>	City <b>[REDACTED]</b>	State <b>[REDACTED]</b>	ZIP Code <b>[REDACTED]</b>	Apt. No. <b>[REDACTED]</b>
---	------------------------	-------------------------	----------------------------	----------------------------

The vehicle described above was repossessed in **PENNSYLVANIA** (State) from the borrower who was in default of a security contract dated **08/01/2008**. On **[REDACTED]** (Month/Day/Year), **[REDACTED]** (Auctioneer) was authorized to sell the above vehicle (if applicable). Section 425(1) of the Vehicle and Traffic Law requires that, when a motor vehicle or motorcycle is repossessed, proper notification must be provided to the parties listed below, within 24 hours.

**3 PROPER NOTICE HAS BEEN GIVEN TO THE FOLLOWING PARTIES (List names and addresses):**

Police Agency Name	Address	Date Notified
Commissioner of Motor Vehicles (enter Name of Motor Vehicles office notified)	Address	
Borrower/Current Owner Name (other than Bankholder) <b>[REDACTED]</b>	Address	
Other Name <b>[REDACTED]</b>	Address	

Under the penalties of perjury, I affirm that I have complied with Section 425(1) of the New York State Vehicle and Traffic Law (see page 2) and/or any applicable laws in the state where the vehicle was repossessed, pertaining to the repossession of the vehicle described above. I further affirm that, if there are any other open perfected liens on the vehicle, and a lien release is not obtained, I have advised the purchaser of the outstanding liens on the vehicle.

**4 ODOMETER DISCLOSURE STATEMENT**

The odometer on the vehicle described above has (check the appropriate box):  ACTUAL MILEAGE,  EXCEEDS MECHANICAL LIMITS, not including tenths. Federal and state laws require that the mileage of the vehicle described above be specified upon transfer of ownership. Failure to do so, or not telling the truth about mileage, may result in fines and/or imprisonment.

I, **COMMUNITY BANK, N.A.** (Lender's Name in Full) state that the odometer now reads **[REDACTED]** miles (do not include tenths of a mile)

and (one of the following statements must be checked):

- I certify that, to the best of my knowledge, this odometer reading reflects the "ACTUAL MILEAGE" as seen on the odometer of the vehicle described above.
- I certify that, to the best of my knowledge, the above-disclosed odometer reading "EXCEEDS MECHANICAL LIMITS". (The mileage is in excess of what the odometer is capable of recording.)
- I certify that, to the best of my knowledge, the above-disclosed odometer reading is "NOT THE ACTUAL MILEAGE. WARNING: ODOMETER DISCREPANCY."

**5 DAMAGE DISCLOSURE STATEMENT**

IMPORTANT: Making a false statement, or failure to accurately disclose the salvage status of a vehicle, may subject you to substantial civil fines, in addition to any penalties authorized by the Penal Law.

I certify that, to the best of my knowledge, this vehicle  has been  has not been wrecked, destroyed or damaged to such an extent that the total estimate, or actual cost, of parts and labor to rebuild or reconstruct the vehicle to the condition it was in before an accident, and for legal operation on the road or highways, is more than 75% of the retail value of the vehicle at the time of loss. (Checking the "has been" box means the vehicle must have an anti-theft examination before being registered, and that the title issued will have the statement "Rebuilt Salvage: NY" on it.)

**6 PURCHASER:**

Print Last Name, First, M.I. <b>[REDACTED]</b>	Price Paid	Date of Sale		
Number and Street Address <b>[REDACTED]</b>	Apt. No. <b>[REDACTED]</b>	City <b>[REDACTED]</b>	State <b>[REDACTED]</b>	ZIP Code <b>[REDACTED]</b>

Lender Signature **[REDACTED]** Purchaser Signature **[REDACTED]**

Confidential

CB Urban00004179

Case 3:14-cv-01039-MEM Document 58-1 Filed 01/27/15 Page 44 of 47

MV-860 (2/08)

PAGE 2 OF 2

§ 425. Repossession of motor vehicle or motorcycle; garnishment's lien; notice to police. 1. Any person, firm or corporation, or agent, employee or representative thereof, repossessing or retaking a motor vehicle or motorcycle pursuant to the provisions of article nine of the uniform commercial code, or other authority of law, or any contract or agreement, shall, immediately following such repossession or retaking, personally appear at a station house or other office of the police department, or agency or officer performing like functions, in the locality wherein such repossession or retaking occurred, give notice to such department, agency or officer of such repossession or retaking and thereafter and within twenty-four hours personally deliver or mail by special delivery first class mail to the nearest motor vehicle district office, (a) notice of such repossession or retaking in such form as the commissioner may require and (b) the number plates of such motor vehicle or motorcycle. Notice of such repossession or retaking, including the name and address of the person, firm or corporation repossessing or retaking the same, shall also be given within twenty-four hours thereof to the owner of such motor vehicle or motorcycle, either personally or by registered or certified mail directed to such owner at his last-known address. Unless the motor vehicle or motorcycle can be repurchased or retaken without breach of the peace, it shall be repossessed or retaken by legal process, but nothing herein contained shall be construed to authorize a violation of the criminal law.

Case 3:14-cv-01039-MEM Document 58-1 Filed 01/27/15 Page 45 of 47

AFFIRMATION OF REPOSSESSION AND BILL OF SALE www.dmv.ny.gov																							
INSTRUCTIONS: Lender must complete boxes 1-6. NY State Law allows vehicles purchased information required in box 11.																							
<b>1. VEHICLE DESCRIPTION</b> (Include motor vehicle or motorcycle, manufactured home* or boat*)																							
YEAR	MAKE	MODEL	STATE LAST TITLED		STATE LAST TITLED		STATE NUMBER																
2008	DODGE	CARAVAN																					
VEHICLE IDENTIFICATION NUMBER			2D8HN514P16BR77211567																				
LENDER				BORROWER																			
Banker's Name: COMMUNITY BANK, NA Street Address: 45-49 COURT ST PO BOX 509 City: CANTON				Lender Name: First Mt. URBAN, NICOLE Street Address: RR 4 BOX 4294 City: MESHOPPAN																			
Adm. No.: Zip Code: NY 11316-1117				Adm. No.: Zip Code: PA 11816-1310																			
The vehicle described above was repossessed in PENNSYLVANIA on 10/29/2012 from the borrower who was in default of a security contract dated 8/12/2009. On [Month/Day/Year] [Month/Day/Year] [Month/Day/Year] was authorized to sell the above vehicle (if applicable). Section 425(1) of the Vehicle and Traffic Law requires that, when a motor vehicle or motorcycle is repossessed, proper notification must be provided to the parties listed below, within 24 hours.																							
(NOTE: THIS NOTIFICATION IS NOT REQUIRED WHEN A MANUFACTURED HOME OR BOAT IS REPOSSSESSED.)																							
<b>3. PROPER NOTICE HAS BEEN GIVEN TO THE FOLLOWING PARTIES (List names and addresses):</b>																							
<table border="1"> <tr> <td>Police Agency Name: <b>PENNSYLVANIA STATE POLICE</b></td> <td>Address: 915 SR 6W TUNKHANNOCK PA</td> <td>Date Notified: 10/29/12</td> </tr> <tr> <td>Commissioner of Motor Vehicles (Enter Name or State Vehicle Office notated)</td> <td>Address:</td> <td></td> </tr> <tr> <td>Borrower/Owner Name: Nicole, PRGAN</td> <td>Address: RR 4 BOX 4294 MESHOPPAN PA</td> <td>Date: 10/29/12</td> </tr> <tr> <td>Other Name:</td> <td>Address:</td> <td></td> </tr> </table>												Police Agency Name: <b>PENNSYLVANIA STATE POLICE</b>	Address: 915 SR 6W TUNKHANNOCK PA	Date Notified: 10/29/12	Commissioner of Motor Vehicles (Enter Name or State Vehicle Office notated)	Address:		Borrower/Owner Name: Nicole, PRGAN	Address: RR 4 BOX 4294 MESHOPPAN PA	Date: 10/29/12	Other Name:	Address:	
Police Agency Name: <b>PENNSYLVANIA STATE POLICE</b>	Address: 915 SR 6W TUNKHANNOCK PA	Date Notified: 10/29/12																					
Commissioner of Motor Vehicles (Enter Name or State Vehicle Office notated)	Address:																						
Borrower/Owner Name: Nicole, PRGAN	Address: RR 4 BOX 4294 MESHOPPAN PA	Date: 10/29/12																					
Other Name:	Address:																						
Under the penalties of perjury, I affirm that I have complied with Section 425(1) of the New York State Vehicle and Traffic Law (see page 2) and/or any applicable law in the state where the vehicle was repossessed pertaining to the repossession of the vehicle described above. I further affirm that, if there are any other open perfected liens on the vehicle, and a lien release is not obtained, I have advised the持有人 of the outstanding liens on the vehicle.																							
<b>4. ODOMETER DISCLOSURE STATEMENT</b> The odometer on the vehicle described above has (check the appropriate box): <input checked="" type="checkbox"/> 0 digits; <input type="checkbox"/> 1 digit; <input type="checkbox"/> 2 digits; <input type="checkbox"/> 3 digits; not including tens. Federal and state laws require that the mileage of the vehicle described above be specified upon transfer of ownership. Failure to do so, or not telling the truth about mileage, may result in fines and/or imprisonment.																							
<b>5. COMMUNITY BANK, NA</b> Lender - Print Name in Full _____ state that the odometer now reads _____ miles (do not include cents or miles)																							
and (one of the following statements must be checked): 1. <input type="checkbox"/> I certify that, to the best of my knowledge, this odometer reading reflects the "ACTUAL MILEAGE" as seen on the odometer of the vehicle described above. 2. <input type="checkbox"/> I certify that, to the best of my knowledge, the above disclosed odometer reading "EXCEEDS MECHANICAL LIMITS". (The mileage is in excess of what the odometer is capable of recording.) 3. <input type="checkbox"/> I certify that, to the best of my knowledge, the above disclosed odometer reading is "NOT THE ACTUAL MILEAGE. WARNING: ODOMETER DISCREPANCY."																							
<b>6. DAMAGE DISCLOSURE STATEMENT</b> IMPORTANT: Making a false statement, or failure to accurately disclose the salvage status of a vehicle, may subject you to substantial civil fines, in addition to any penalties authorized by the Penal Law.																							
Check one box: I certify that, to the best of my knowledge, this vehicle <input checked="" type="checkbox"/> has been <input type="checkbox"/> has not been wrecked, destroyed or damaged to such an extent that the total estimated or actual cost of parts and labor to rebuild or reconstruct the vehicle to the condition it was in before an accident, and for legal operation on the road or highway, is more than 75% of the retail value of the vehicle at the time of loss. (Checking the "has been" box means the vehicle must have an on-the examination before being registered, and that the title issued will have the statement "Rebuilt Salvage, NY" on it.)																							
<b>7. PURCHASER:</b> Print Last Name: First M.I.: Street and City/Zip Address:						Lender Signature _____ Purchaser Signature _____																	
Price Paid: _____ Date of Sale: _____																							
S.A.V.I.L. # _____ C.H.V. _____ State: ZIP Code: _____																							

Confidential

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Case 3:14-cv-01039-MEM Document 58-1 Filed 01/27/15 Page 46 of 47

PAGE EOE 2

MV-650 (2/13)

§ 425. Repossession of motor vehicle or motorcycle; garnishment item; notice to police. (1) Any person, firm, or corporation, or agent, employee or representative thereof, repossessing or retaking a motor vehicle or motorcycle pursuant to the provisions of article nine of the uniform commercial code, or other authority, or law, or any contract or agreement, shall immediately following such repossession or retaking, personally appear at a station house or other office of the police department, or agency or officer performing like functions, in the locality wherein such repossession or retaking occurred, give notice to such department, agency or officer of such repossession or retaking and thereafter and within twenty-four hours personally deliver or mail by special delivery first class mail to the nearest motor vehicle district office; (2) notice of such repossession or retaking, in such form as the commissioner may require and (3) the number plates of such motor vehicle or motorcycle. Notice of such repossession or retaking, including the name and address of the person, firm or corporation repossessing or retaking the same, shall also be given within twenty-four hours thereof to the owner of such motor vehicle or motorcycle, either personally or by registered or certified mail directed to such owner at his last known address. Unless the motor vehicle or motorcycle can be repossessed or taken without breach of the peace, it shall be repossessed or taken by legal process, but nothing herein contained shall be construed to authorize a violation of the criminal law.

Case 3:14-cv-01039-MEM Document 58-1 Filed 01/27/15 Page 47 of 47

## New York State Department of Motor Vehicles

## AFFIRMATION OF REPOSSESSION AND BILL OF SALE

B Business Name <b>COMMUNITY BANK, N.A.</b>	C Last Name, First, M.I. <b>Cummings, Lyle B.</b>
D Number and Street Address <b>45-49 COURT ST., PO BOX 509</b>	R Number and Street Address <b>1407 SILL ST.</b>
E City <b>CANTON</b>	W City <b>Warren</b>
F State <b>NY</b>	S State <b>PA</b>
G ZIP Code <b>13617</b>	Z ZIP Code <b>16365</b>

## VEHICLE DESCRIPTION (Includes motor vehicle or motorcycle, manufactured home\* or boat\*)

Year <b>2004</b>	Make <b>Chevrolet</b>	Model <b>Trailblazer</b>	State Last Reg. <b>PA</b>	State Last Titled <b>PA</b>
Plate Number <b>1GNET16S146150625</b>	Vehicle Identification Number			

The vehicle described above was repossessed in **PA** on **08.07.08** from the borrower who was in default of a security contract dated **02.19.07** on **(Month/Day/Year)** **(Auctioneer)**

was authorized to sell the above vehicle (if applicable).  
Section 425(1) of the Vehicle and Traffic Law requires that, when a motor vehicle or motorcycle is repossessed, proper notification must be provided to the parties listed below, within 24 hours. (\*NOTE: This notification is not required when a manufactured home or boat is repossessed.)

PROPER NOTICE HAS BEEN GIVEN TO THE FOLLOWING PARTIES (list names and addresses):		Date Notified
Police Agency <b>PA State PD</b>	<b>Warren, PA 16365</b>	<b>08.07.08</b>
Commissioner of Motor Vehicles (enter address of Motor Vehicles office notified)		
Vehicle Owner (other than Repossessor) <b>Lyle B. Cummings</b>		<b>08.07.08</b>
Other		

Under the penalties of perjury, I affirm that I have complied with Section 425(1) of the New York State Vehicle and Traffic Law (see page 2) and/or any applicable laws in the state where the vehicle was repossessed, pertaining to the repossession of the vehicle described above. I further affirm that, if there are any other open perfected liens on the vehicle, and a lien release is not obtained, I have advised the purchaser of the outstanding liens on the vehicle.

## PURCHASER:

Print Last Name, First, M.I.	Price Paid	Date of Sale
Number and Street Address	City	State ZIP Code

*Jean Mentley*  
(Lender's Signature)

## ODOMETER DISCLOSURE STATEMENT

The odometer on the vehicle described above has (check the appropriate box):  5 digits  6 digits  7 digits, not including tenths.

Federal and state laws require that the mileage of the vehicle described above be specified upon transfer of ownership. Failure to do so, or not telling the truth about mileage, may result in fines and/or imprisonment.

I, **COMMUNITY BANK, N.A.**, state that the odometer now reads **miles** (do not include tenths of a mile)

and (one of the following statements must be checked):

1.  I certify that, to the best of my knowledge, this odometer reading reflects the "ACTUAL MILEAGE" as seen on the odometer of the vehicle described above.
2.  I certify that, to the best of my knowledge, the above-disclosed odometer reading "EXCEEDS MECHANICAL LIMITS". (The mileage is in excess of what the odometer is capable of recording.)
3.  I certify that, to the best of my knowledge, the above-disclosed odometer reading is "NOT THE ACTUAL MILEAGE. WARNING: ODOMETER DISCREPANCY."

IMPORTANT: Making a false statement, or failure to accurately disclose the salvage status of a vehicle, may subject you to substantial civil fines, in addition to any penalties authorized by the Penal Law.

## DAMAGE DISCLOSURE STATEMENT - CHECK ONE BOX

I certify that, to the best of my knowledge, this vehicle  has been or  has not been wrecked, destroyed or damaged to such an extent that the total estimate, or actual cost, of parts and labor to rebuild or reconstruct the vehicle to the condition it was in before an accident, and for legal operation on the road or highways, is more than 75% of the retail value of the vehicle at the time of loss. (Checking the "has" box means the vehicle must have an anti-theft examination before being registered, and that the title issued will have the statement "Rebuilt Salvage: NY" on it.)

*Jean Mentley*  
Seller Signature      Purchaser Signature      PAGE 1 OF 2

MV-950 (12/03)

*State line  
P. 3/20*

**CERTIFICATE OF SERVICE**

I certify that a true and correct copy of this pleading was sent to all counsel of record via ECF on September 12, 2015 to the following:

Jonathan B. Fellows, Esq.  
Bond, Schoeneck & King, PLLC  
One Lincoln Center  
Syracuse, NY 13202

Cary Flitter, Esq.  
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Keller, Polishan, Walsh and Solfaneli, LLC.  
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Old Forge, PA 18518

Scott Barrett, Esq.  
Barrett Wylie, LLC.  
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320 West 8<sup>th</sup> St., Suite 100  
Bloomington, IN 47407

SHENKAN INJURY LAWYERS, LLC.  
*/s/ Richard Shenkan*  
Richard Shenkan